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TWELVE LETTERS

—TO A—

YOUNG MILLINER,

TO WHICH IS ADDED

ADVICE IN ORDERING FROM SAMPLES, SUGGESTIONS FOR MAKING OUT ORDERS; ALSO FOR FORWARDING FEATHERS BY MAIL, ETC., ETC.

BY PHILO.

REPRINTED FROM HILL'S MILLINERS' GAZETTE FOR 1882.

PUBLISHED BY HILL BROTHERS,
IMPORTERS, JOBBERS AND WHOLESALE DEALERS IN MILLINERY GOODS,
No. 625 BROADWAY, N. Y.
1883.

MOST DIRECT ROUTES

—TO—

HILL BROTHERS,

No. 625 BROADWAY,

Between Houston and Bleecker Streets,

NEW YORK.

First.—*From all Points on the Hudson River, between Chambers and Charlton Streets.*

Take the "Avenue C Line" of Cars going North (to the left from river) through West, Charlton and Prince Streets, to the corner of Broadway, whence walk (to the left) to No. **625.**

This includes all Railroad Ferries at the foot of Chambers Street; most of the North River Steamboats; many of the New Jersey Boats, as well as many of the Boston Boats.

Second.—*From all Points on the Hudson River, between Chambers Street, and the Battery.*

Take the "West Belt Line" Cars, or walk going North (to the left from river) to Chambers Street, whence take the "Avenue C Line" Cars through West, Charlton and Prince Streets, to the corner of Broadway, whence walk to the left, to **625.**

This includes the Railroad Ferries from New Jersey, landing at foot of Liberty Street; Starin's New Haven Boats; others of the Boston and New Jersey Boats.

Third.—*From the "Christopher Street Ferry" of the Morris & Essex Railroad, the Steamers "Saratoga" and "City of Troy," of the "Citizens' Line" from Albany and Troy, foot of Christopher Street.*

Take the "West Side Belt Line" Cars, (or walk seven blocks South to the right from river), to Charlton Street, where take the "Avenue Line" Cars through Charlton and Prince Streets, to the corner of Broadway, whence walk (to the left,) to No. **625.**

Fourth.—*From the Connecticut River Boats: from the New Haven Boats from the Norwalk Boats; from many of the Long Island Boats, and from anywhere in the neighborhood of Fulton Ferry.*

Take the "Bleecker Street and Fulton Ferry Line" Cars from Fulton Ferry, (two blocks from Peck Slip) through Fulton, William, Ann Streets, &c., to corner of Broadway and Bleecker Street, whence walk to No. **625**; or take the Broadway and Fifth Avenue Line of Stages from Fulton Ferry, which passes No. **625** Broadway.

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PREFACE.

These Letters were written during the year 1882, for successive numbers of HILL'S MILLINERS' GAZETTE. The circulation of that paper increased rapadily, each month, and, as a consequence, numerous requests for back numbers containing the early Letters were received. It was impossible to comply with these requests, the successive editions of the paper being exhausted. The requests increased as the year went on. The publishers of the GAZETTE determined to reprint the Letters and so informed many applicants. They did this for several reasons. That those who desired to see the complete Letters and had not been able to procure the early numbers of the paper, might do so; that those who had seen them and wished them in a handier form might be accommodated; that they might present to the scores of ladies, beginning business, who come to

them each year for advice. Some more extended suggestions than they could give them in a personal interview, and, lastly, that they might further exemplify the rule they adopted long ago, to spare no pains to grant any reasonable request preferred by their friends and customers.

It is not claimed for these Letters that they present anything new to persons of experience. To such they were not originally written. It is hoped that the beginner may get from them some hints to assist and to encourage her in the attempt to establish herself in business; something that may start a train of thought or suggest a plan that will end in success. If so, the author's purpose will be accomplished If any beginner who reads this little book shall fail of success, she will at least give the publishers the credit for a hearty desire to do what they could to assist her.

TWELVE LETTERS

—TO A—

YOUNG MILLINER.

LETTER I.

Introduction.—Location of Store.—Care Needed.—Considerations that should determine the choice.—Cheerful Location preferred.

DEAR MADAM:

Your letter asking for advice and for instructions in beginning business was duly received. While I debated in my mind the best way to give you the information desired, a second letter asking for similar advice from a different section, which, in its turn, was followed by a third of like import, determined me to reply to all collectively rather than to each individually. My determination was strengthened by calling to mind several letters of similar tenor, received since the establishment of the GAZETTE.

I purpose, therefore, in a series of monthly letters to set forth with what plainness I can what seems to me requisite and necessary for the success of any one who may engage in this business; and incidentally to the success of those who may engage in any business.

The retail Millinery business seems especially adapted to

ladies. The articles in which you deal are neither bulky nor heavy; and so your strength is not taxed beyond endurance. It is pre-eminently a business calling for an exercise of taste upon the part of those engaged in it; and a degree of taste such as few men can claim. No one will contend that the grocer, the butcher or the blacksmith requires the delicate taste that enters into the construction of a becoming Hat; nor is he ever called upon to exercise the taste needed for the satisfactory arrangement of ribbons of various shades and colors.

I shall assume in these letters that you have sufficient capital to render you independent of circumstances that otherwise might seriously affect your success; that your resources will allow you, for example, to choose your store rather than to be obliged to take whatever is offered; that you may accept or reject your assistants as you may think them desirable or not; that you may buy where you choose, and in many other respects be at liberty to exercise your judgment.

1. Location of store.—This is a matter to require serious consideration. Many a business, otherwise well planned and intelligently carried on, has failed because it was in the wrong place. The customers didn't come to it; or, coming once, failed to return. In choosing your store, have reference, first, to the popular side of the street. The extra rent demanded is generally well-spent money. A Millinery store must be on the side of the street frequented by promenaders. Many a person will enter and become a customer because the store is at hand, who would not cross the street. I mean those persons who go out for an afternoon walk or for some trifling articles, with no well-defined purpose of purchasing anything of amount. Coming opposite to a Millinery store they think they will make an inquiry, look at

a Hat, and enter the store because it is in their way. In the second place, look to the character of the neighboring stores. No matter how elegant a store may be, if its next door neighbor is a butcher shop, a saloon, an ill-kept grocery, where idlers and loungers congregate to stare respectable people out of countenance, every lady will hurry past it. Plate glass, fine show windows, and elegant fixtures will not secure the customers you desire, and if you rely upon customers promised to you when you begin business, you will find them unaccountably dropping away. The customers themselves, when asked why they leave, may not always be able to tell. They are conscious of an atmosphere, both moral and physical, which is unpleasant to them, but are, perhaps, unable to put their impressions in words.

If you occupy a second story, see that you secure one with a broad and easy stair-case; one, too, in a building with few or no other businesses; otherwise your customers will desert you and new ones will fail to take their places. Ease of access is essential to the success of any business. Competition is now so strong that customers go to the handiest place. It is the pennies of the multitude rather than the dollars of the few that contribute to the success of any retail business. "Many a mickle makes a muckle," as our Scotch friends truly say. It is true, also, that many customers make more. People like to go where the crowd goes, whether this be a church, theatre or Millinery store. Let it once be noised abroad that everyone gets her Hat at Madam Plush's, and there will be no lack of business in that establishment.

If you are forced to take the parlor of a dwelling house for your first start in business, select a cheerful one. There are scores of parlors occupied for the Millinery business, which present such a funereal aspect that the customer, com-

ing from a sunny street, feels like ordering a mourning Hat rather than a Christmas one. Get on the sunny side of the house, let the sun in, and do all in your power to brighten up things. And this leads me naturally to speak of fitting up the place of business.

LETTER II.

The Lease of the Store; to be carefully drawn.—Fitting up of Store; importance of it.—Pictures, Flowers, etc., not to be overlooked.—Cleanliness and Tidiness of Store important at all times.

DEAR MADAM:

I will suppose that you have given careful consideration to various points made in the former letter and have selected your place of business with due regard to them. If you hire the store, you will be wise to secure a written lease. Into this lease put all points that may become subjects of misunderstanding. It is so much easier to settle these before the dispute arises that no business woman will fail to have the terms in "black and white." The lease should specify the amount and time of payment; what repairs are chargeable to the owner and what shall be paid for by the tenant; conditions of renewal may be inserted and many other matters trivial in themselves when duly inserted in the lease, but whose omission has led to long and costly lawsuits.

The store selected and the lease duly executed, you may now turn your attention to

2. FITTING UP THE STORE.—A proportionate part of your capital expended in this will prove a good investment. Nothing is more repelling to a customer, unless it be the untidy appearance and gloomy face of the sales-woman, than a dingy, dismal room. The great secret, of which I shall have

more to say hereafter, in selling goods is to put the customer at her ease and to cause her to feel on good terms with herself. This is hard to do when she comes from the bright sunlight into a sombre room. Your own cheerful face cannot drive away the depressing influence of such a room. Besides, goods in such a room never appear to advantage. Remember that Millinery goods are fair-weather goods and that a new Hat looks better in a clear, bright day than in a cloudy, dull one. Therefore, make your rooms bright and cheerful with paint and paper. Don't begrudge the cost nor consider the money expended as thrown away. You will need show-cases for your counters. You will need them both for the protection of your goods and for displaying them in the most attractive form. Flowers and ribbons kept in boxes, and put out and into them twenty times a day, soon lose their freshness. A spray of flowers loses a bud or a leaf, a roll of light ribbon shows a finger mark and a reduction must be made from the price before a sale is effected. In a show-case all of the flowers may be displayed and the customers may select the ones she thinks will suit without handling the many she knows will not answer. Side or standing show-cases for Hats and large articles are equally advantageous and in the end will repay their cost many times in preserving the stock from flies, dust and too much handling. You have been in stores where you have been struck with the freshness of the goods; they looked as if they had just come from their original packages, while in another store the goods presented an old-fashioned and shoddy appearance that repelled, instead of attracting you. Now, in many cases, this difference of appearance is owing entirely to the difference in the care which the goods have received. In one instance they have been protected from the dust, the damp and from unnecessary handling; in the

other, they have had an over-abundance of all three, and hence, it pays to protect your goods.

Pictures, when they can be procured, add much to the attractiveness of a room. These need not be necessarily valuable; but their presence serves to relieve blank walls and affords an agreeable resting-place for the eyes of customers. Comfortable chairs, for those who are obliged to wait, will not be found amiss; and a table with a few books and magazines will serve to wile away the tediousness of the waiting and arouse in your customers a sense of gratitude to one who so thoughtfully studies their comfort. If you can awaken in them an interest in your success you may be sure that your prosperity is secured.

It is with considerable diffidence that I add that rooms should be kept scrupulously clean, and everything in them free from dust. I say with diffidence because it is commonly supposed that all women have in them the housewife sense to such a degree as to need no advice upon such a subject, but frequent visits to Millinery stores in various parts of the country have convinced me that some women expend all of their cleaning energies upon the home and have none left for the store. This is a great mistake, for, if your capital will not permit you to indulge in plate-glass and fine room you can make your store attractive by the neatness with which it is kept, and the good taste shown in the display of the goods; and, if in the country, you can brighten and sweeten your rooms with flowers, both cut and growing, and the care required by the growing plants will be repaid you a thousand fold: besides those very plants may form a bond of sympathy between you and your customers, for what lady does not love flowers, that will do much to secure the success you so richly deserve.

In my next, I propose to speak to you about selecting

stock, and meanwhile I ask you to consider in what other way you can add to the attractiveness of your place of business.

LETTER III.

Selecting Goods: Quantity and Quality.—Where to Buy.—Why at the Center of Fashion; Of Whom to Buy; Why of an Established House; Knowledge Gained There.—Resources of such a House.

DEAR MADAM:

Neither the best located store, nor the most elegantly appointed one, will alone avail to achieve a business success. These are but favorable incidents. The essential thing is a well-selected stock of goods. With whatever of courage you may have reached thus far in your business preparations you will naturally feel a sinking at the heart when you come face to face with a responsibility that can be no longer put off. It is so easy, at this stage, to make a shipwreck of your venture, that it will not occasion surprise to more experienced persons that you do, but, on the contrary, that you don't. You may not apportion your capital aright. You may lock up so much of it in high-priced, slow-selling goods that your stock of articles for daily sale may be limited and the assortment incomplete. Or you may err in the other direction. You may not have any kind of an assortment to present to such of your customers as desire fine goods on which the profit is considerable. For instance, there are persons to whom one shape of Hat is more becoming than another, and unless you have a variety of shapes from which they may select, your would-be customer is forced to go around to the next street to be suited; and she will probably continue to go there.

In selecting a stock, the first thing to be determined is,

from what kind of people you will probably draw the most of your custom. If you are the only Milliner in a village, the selection of a stock is a comparatively easy matter. It must include a little of everything as to style, quality and price. But if, as is probable, you propose to be one more, of quite a number in a large village or town, the selection is not easy. From the location and style of your store; from your social position, from your wide or narrow range of acquaintances, you can easily form an opinion whether a majority of your customers will be those to whom money is a secondary consideration, and getting suited the primary one, or whether both are of equal consequence. If in a manufacturing village where many operatives are employed, your goods must look well but the quality will not be closely inspected, provided the price is low. In other words, the price and quality of the largest part of your stock must be determined by the social position of your probable customers.

Having determined the general quality of your stock, the next thing that confronts you will be the quantity. This will depend primarily upon the amount you can invest, but, at the same time, a variety will be needful whether you invest little or much. The time has passed when it was thought to be quite the thing for every lady's new Hat to be of the same shape, color and trimming, whether suitable to the lady's complexion, style or carriage. Indeed, in a crowded street, it is very seldom one meets with two Hats just alike. While certain shapes may have what is called a "run," the mode of trimming and the manner of wearing are so numerous, that practically each lady takes the Hat that is most becoming, or that she think is. Now, to meet this fact, it is needful that your stock, whether it be of large or small value, should be of great variety. This variety is

also needed to meet that peculiarity in the feminine mind that forbids any lady to select a Hat in five minutes. The pleasure of seeing how she will look in the different styles, must not be denied to your customer. Though she is positively sure that she will look like a "fright" in a certain style she must have the pleasure of trying it on if for no other reason than to say "I told you so." Besides, a Milliner who has these different varieties gets a reputation for enterprise and a desire to please that will stand her in good stead in days to come. Whatever I have said about variety in Hats applies equally to ribbons, flowers, feathers and ornaments. The ingenuity displayed in designing the infinite varieties in these is wonderful; and your customers will look for variety here or they will go into the next street to find it.

With this general idea of the quality and quantity of your stock the next question that will confront you will be this, "Where shall I buy?" If it were a stock of soap or of sugar, of boots or of bedsteads, the place they came from would be of little consequence. If the soap took out the dirt, the sugar sweetened the tea, the boots kept out the water, and the bedsteads did not fall to pieces, it would matter but little to the customer whether they came originally from New York or from New Orleans, from Boston or from Buffalo; but when it comes to articles of wearing apparel into whose manufacture taste and fashion enter, the customer does wish to know whether they are bought in the woods or in the center of civilization. In articles of Millinery, in which fashion is so large an element, it is of the highest importance that they come from the center of fashion. Present to your customers two Hats, both of the same style and quality; mark the one, New York; the other, Smithville, which will be sold first? There is but one

answer to the question. Even the woman that buys a Hat but once in five years, if one there be, will choose the Hat marked New York. Now, you buy your goods to sell; therefore, buy goods that will sell. You have neither the time nor the money, nor is it your duty to teach a benighted generation that Smithville goods are superior or equal to New York goods. A Milliner's life is too short for any such Quixotic enterprise. This prejudice in favor of New York Millinery may be without foundation, may be unfair, but it exists; and a beginner in the trade, if she desires success, must yield to that which is useless to resist. If it becomes noised abroad, in the beginning of your business career, that your goods are out of date, that they are old style, in a word unfashionable, you may as well dispose of your stock at auction and go into the book-peddling business at once, as to hope to succeed in the Millinery business. Let your neighbors see that your boxes and bundles have the New York mark upon them and your reputation for being in the height of fashion will be established. That such a reputation is needed for success, you will not deny.

Having settled, then, that you will buy your goods from New York, the most important of all remains to be answered, viz.: "Of whom shall I buy them?" I am aware that this is a delicate question and that there are persons ready to say when they have read so far that this is an unfair question. I am not advising them, but you who have asked me, and I think you will find the advice to be sound.

Whatever you may do in the future, it is of the utmost importance that you buy your first stock of an old, estabtablished house, that is widely and favorably known. Among the many reasons for such a course are these. The age of the house is a proof that it has the confidence of the trade: that successful Milliners buy their goods from them, that

they would not do so, if the goods were not A 1; in every respect. Again, the resources of this establishment are such that every article, of every kind and quality can be procured from them; and you need not exhaust your strength, for you will need it all, in shopping about among a dozen houses to procure articles that can all be found under the the same roof. Again, the hints that you will pick up from the inspection of an immense stock will be worth a large amount to you in conducting your business. Again, having had in their long experience hundreds of young Milliners come to them for advice in starting business, they are ready to give much valuable information to the beginner in regard to quality, quantity and variety of stock; and this is very important. Again, goods bought from such a house will sell better than those bought from some small unknown and unheard of establishment. If your customers know that your goods come from a house known to be at the head of the trade, they are confident that they will prove as you represent them; for, they naturally reason, that such a house did not gain its reputation by selling shoddy articles and will not lose it by selling chicken feathers for ostrich.

Again, the knowledge that you buy your goods from a large, widely-known house of established reputation will go far towards giving you a sound financial standing, establish your credit in business circles and this is of the utmost importance to a beginner. Finally, the knowledge that you buy your goods of such a house will be taken as a proof among your friends and neighbors that you mean to model the conduct of your business after theirs, that you mean to sell good goods, keep up with the times and have every article prove as good as represented.

There are other reasons why you should buy goods from

such a house but this letter has already exceeded the space assigned it and I must close. In my next, I will, with your permission, give you a few hints about marking goods, and, if space permits, some advice about selecting your assistants.

LETTER IV.

Marking Goods: Want of System.—Basis of Marking; Examples.—Where Goods are Manufactured; How to Mark.—Exceptions to General Rules.—Care Needed in Determining the Price of Flowers and Feathers.—How to Open Goods.—Plainness of Figures.—Price Tags on Goods.

DEAR MADAM:

Very few mark goods on any system. They can assign no reason for their asking price beyond an impression that the article ought to bring it, it is what others ask. Perhaps, in their trip to the city, they have seen similar articles sold for that price. Too often, when purchasing, they ask at what price such articles retail. The salesman, anxious to impress upon his customer the remarkably low price at which he is offering the goods names some ridiculous figure. The price is affixed. The articles don't sell, and their owner discovers, when the season is nearly over and the goods unsalable at any price, that the figure has been too high. Perhaps you propose to copy the prices of the store in which you were employed and find that, however well such prices may have been there, in your hands they are too high. None of these modes of affixing prices is based upon business principles, and in the end must prove your business ruin. Let us see if we cannot find some basis for marking that has its foundation upon some principle, and consequently will give you a system of marking that shall be fair and just, both to the seller and to the buyer.

This is the principle: Goods sold shall pay for themselves and yield a living profit. No one will dispute this. Hence there is no need of argument. The cost of the goods is not the amount of the wholesale dealer's bill. There are many other items that enter into their cost and must be considered before the profit can be added, and because no notice is taken of these items, the beginner often finds herself, at the end of the year, with the goods all sold and paid for, but with not enough money to meet the wholesale dealer's bill. How does it happen? We will see:

Suppose your goods cost in New York $2,000. The freight is $20; rent, $200; assistant's wages, $250; insurance, $10; one year's interest, $120; bad debts, $100; incidentals, $50; making the total cost of the goods before they are sold, $2,750, or an addition to their original cost of 37½ per cent. Now do you think that you can afford to do business at a profit of 12½ per cent.? If so, add it to the cost and you will have this: Original cost, 100 per cent.; expenses, 37½ per cent.; profit, 12½ per cent.; total, 150 per cent. So what has cost you $1, must be sold for $1.50; what cost 50 cents, for 75 cents; what cost 25 cents, for 37½ cents, etc. And you cannot afford to sell for one cent less.

This is the simplest and most direct form of determining the asking price. But there are many circumstances peculiar to each one's business that may suggest some modifications in the above. For example, you propose to make up goods, and you determine that the manufacturing part of the business must pay the assistant's wages. In that case, this item must be deducted from the cost of the goods that are sold in the same condition as they are bought. Indeed, it will be well to open an account with your manufacturing department. Charge it with goods taken from the sales department, with the wages of the necessary help,

with half of the running expenses of the store and then add the profit that you think you ought to have in order to determine the asking price for your manufactured articles.

I think a careful reading of the above will enable you to devise a method of getting at your asking price that will be founded on a sound principle and give you a fair return for the money invested. But there are no rules to which there are no exceptions and the Millinery business will furnish as many exceptions to the regular rules for marking as any other. In the above remarks it is assumed that all goods are equally salable, and so will return their share of the profit. But, in fact, this is not so. There are staple goods of which you will sell about the same amount each day of the week, and for each week in the year. These goods must carry the smallest profit, and consequently be marked the closest. For three hundred articles sold at a profit of a cent will yield as much return as one sold at a profit of three dollars. There are other articles that sell six months in the year and then are unsalable until the same months next year. As these articles only work, so to speak, six months in the year, they must be made to pay as much in that time as those articles that work twelve. If you are content with an average profit of 12½ per cent. the articles selling every month in the year can be sold at 6¼ per cent. while the other articles must be marked so to gain, on their cost, 25 per cent. There are other articles like Hats that are salable at one season and then, because of change of style, are never salable again. It would be the height of business folly to only mark these at 12½ per cent. profit. You must use your judgment of the price to be put upon them. Always bear in mind that there will be some left over that must be sold, if at all, far below even the original cost.

If you are where competition is so great that you must sell your goods pretty close, it will not be wise for you to keep a very large stock of such goods. It is better for you to order frequently from a reliable house than to be found at the end of the season with a lot of unfashionable goods. So much in general for marking goods. I trust that I have made myself understood and shall leave the details to your judgment. There are, however, one or two cases to detail to which I desire to call to your attention. You buy Flowers in bunches of from two to six sprays at so much a bunch. You retail them by the spray. A bunch of two sprays costs a dollar and one of three or four, costs the same. Now it is the practice with some to mark but one spray in each bunch. The marked ones may be the first to be sold. Your assistant having now no guide but the cost price of the bunch, may sell them all at the same price, thus entailing a loss upon the two spray ones or else asking too much for the four spray ones. The only safe way is to mark each spray. It will take a little more time in the beginning but save you a deal of loss and of annoyance in the end. These same remarks apply to Ostrich Tips. Again, you may buy a hundred Hats of the same style at the same price, but the colors and material may vary. When you are about to mark them, your judgment will tell you that some of them will sell with difficulty, the color is not pretty, the braid is not as tasteful. Mark these but a little above the cost, while the pretty ones should take all the profit that your market will allow. In marking Ribbons which you buy by the piece and sell by the yard, there is a great chance to sell below cost unless you are careful. Don't allow more than ten yards to the piece in determining the price per yard. Above all, do not mark your goods in a hurry. Open your packages when alone, that

is, out of business hours. Compare every package with the invoice. See that it agrees in number and quality. Check it off from the invoice when found correct. Search the packing carefully for a stray piece of Ribbon or a bunch of Flowers. In many cases the apparent shortages will be found. When the invoice is checked, proceed to open the packages and mark the goods. If you employ assistants see that the marks are plain and unmistakable. Nothing disgusts a customer so much as to find when she has concluded to take an article that the assistant has made a mistake in the price. Therefore make your figures and other marks plainly. What seems a fair 5 to-day, a week hence may seem equally as fair a 3.

Many successful Milliners put large tags on their goods, so that, at a distance, the price may be easily known. This is practiced especially with goods in windows and show cases. It is claimed that it saves much handling. Customers frequently ask to see goods, and when they learn the price, do not desire to buy. In many cases they would not desire to handle them if they knew the price. It is claimed, also, that customers who enter a store or pass a window and see a pretty Hat, with the price affixed, are frequently led to buy it, because they did not think that it could be sold so low, and, therefore, would not have asked the price. You will weigh carefully these claims and be governed by them in the conclusion to which you will arrive. Don't be discouraged if you make mistakes in your first attempts at marking goods. Older heads than yours have done it, and after many years of experience are often at a loss to know what price to affix. To strike the happy mean between a price that is so high that the sales are slow or so low that it is not remunerative is a delicate problem.

LETTER V.

Assistants; Care Needed in Selecting; Requisites of a Good Trimmer.—Nimble Fingers; Quick Eyes; Good Taste.—How to Test Them; Good Saleswoman; Characteristics of; Patience; Neatness of Dress; Knowledge of Goods; Good English.

DEAR MADAM:

The English have a proverb that he who would be rich must first ask his wife; and in my opinion the Milliner that would be successful must first ask her assistants. In a business of any extent, no one person can attend to everything. Something must be entrusted to others; and upon the skill and fidelity with which this trust is discharged depends, in a large measure, larger than you may think, the success or failure of your enterprise. She, therefore, who thinks that anyone who will work for the wages offered will do for an assistant will soon find the loss side of her accounts increasing faster than the gain side.

Your assistants will serve you in a two-fold capacity, either as saleswomen or as trimmers, or what is more probable, in both capacities.

The trimmer should have nimble fingers. There are some whose formation of the hand and fingers is such as to shut out all possibility of their ever becoming deft and skillful in the use of a needle. They handle it as if it was a meat-skewer or a hair-pin; something to be stuck into the goods and pulled through by main force. Their thread constantly kinks or breaks, the seams are never smooth and there is a general botchiness about their work that no amount of oversight will ever remedy. The goods you

handle are of such a frail and delicate nature that lightness of touch is a necessity, in a skillful trimmer, in order to preserve their freshness.

Again, quickness of eye to distinguish the many tints and shades of color that enter into all branches of your work is a prime necessity in a good trimmer. To this must be added a knowledge of complementary colors that she may know what ones will harmonize. The strife of manufacturers for pre-eminence adds yearly new colors to those heretofore in use, while the new tints and shades of the old ones increase with wonderful rapidity. A good trimmer should possess the color faculty in a high degree. You cannot pin every bit of Ribbon and every spray of Flowers upon a Hat in their proper places and only require your trimmer to fasten them. A machine could do as much. You can furnish her the Hat, the materials, and giving the general directions, have a right to expect that the colors will match and the whole effect be harmonious. How often have you heard it said that the Hats from Madame Tasty's are so becoming to their wearers, that there is a style, a dressiness about them that other Hats do not possess. Yet every one can buy the same style of Hat from the wholesale dealer; similar Flowers and Ribbons can also be bought; but when put together by some persons will resemble Madame Tasty's Hats about as much as a child's painted flowers resemble the lovely creations of nature. What is the reason? The trimmers at Madame Tasty's are selected for their nimbleness of fingers and their knowledge of colors. She will not trust her reputation in the hands of unskilled or ignorant persons. As a consequence, she is over-run with orders, while the Milliner across the street, who thinks that anyone who can sew and knows white from black is fitted for a trimmer, looks on

with dismay at the people who pass her door only to enter that of Madame Tasty.

You have, doubtless, among your acquaintance, some man whose knowledge of music is confined to Old Hundred and to Auld Lang Syne. He sings on all occasions. If the words seem to have a religious meaning he fits them, regardless of measure, to Old Hundred. If, on the other hand, he discovers a worldly tendency in the verses, he thinks the quavers and turns of Auld Lang Syne better adapted to express the melodious longings of his soul. Now, this man may be an upright citizen, a good husband, a kind father and a consistent Christian, yet no one selects him to teach a singing-school or to lead the village choir. It is his misfortune that the musical talent was not included among his other virtues, but regard for the feelings of others determines that his misfortune must not be the means of vitiating the tastes of the rising generation. Now there are many excellent women applying to you for employment whose fitness for your business is about equal to that of our non-musical friend for a music teacher. However much your heart may incline you to take them into your employ, your head will not do you good service unless it causes you to hesitate. Give every applicant pieces of lace to put together; some colors to arrange that you may see a sample of her work and then engage her on trial. Have it distinctly understood that you will tell her at the end of a week if you can make room for her.

If you succeed in getting your goods made up tastefully, your business success is not secured until you have sold them. In another letter, I propose to tell you how to sell goods but here I only intend to set forth what seems to me requisite for a good saleswoman. Since we may not be able to attain true happiness in this world, the more we

strive for it the nearer we come to it; and if model saleswomen are as rare as true happiness it follows that the more we strive to secure them the nearer we shall come to the desired model.

1.—*The good saleswoman must be of pleasing appearance, and neatly attired.*

I do not say that she should be handsome, nor even pretty; for I bear in mind that in this world of compensations, a pretty face is often accompanied by an empty head, and vanity takes the place of judgment. We must take the world as we find it, and it is a fact that the average customer is favorably disposed towards a saleswoman more from the first impression received than from a subsequent knowledge of her goodness. Pleasing appearance includes pleasing manners. She should not be awkward in her movements, loud in her voice, forward in giving her opinion before it is asked. Patience must be her crowning virtue. Patient with the airs and ignorance, even, of the customer; patient with repetitions of the same request; patient when asked to show the same goods over and over; patient when her harassed employer lets fall a sharper word than usual. Neatly attired. Not expensively; not in a frayed satin or in a silk decorated with frequent grease spots; not with a profusion of jewelry or with a super-abundance of bows or streamers. All these things are distasteful to customers deserving the name of ladies, and give a bad impression of the taste of the store where such things are allowed. They manage such matters better in France. The neatness, simplicity and appropriateness of attire displayed by French women who serve in stores is a never-ending subject of admiration to travelers who transact business with them.

2.—*A good saleswoman will learn everything she can about the goods she sells.*

She will know the names of the braids used in Hats, where and how they are made. She will inform herself about the reputation for taste acquired by different manufacturers and wholesale dealers. Her knowledge of artificial flowers, the materials used, mode of manufacture, will be as extensive as her reading can make it. It is said that the female nature has a large share of curiosity in its make-up. Some customers desire to know all these things. If they find your assistant able to give them this information in a pleasant and an agreeable manner they feel sure that you understand the business and that what you say is so and not guessed at.

Again, this knowledge of the goods enables the assistant to set forth their advantages in a stronger manner than she would otherwise be able to do. This inspires confidence in the buyer, and the occasional buyer soon becomes a regular customer through the influence of your intelligent assistant.

It is hardly necessary to add that your saleswoman should strive to use the English language correctly; should avoid all expressions calculated to grate harshly upon the nerves of your customers; they should not use the language nor give the information desired in a manner calculated to impress the customer with their superiority. Modesty is a virtue equally becoming to a saleswoman as to a woman, and if airs before the counter are disagreeable they are doubly so behind the counter.

LETTER VI.

The Successful Saleswoman, Continued: Must be a Good Judge of Human Nature: Some Directions how to Become Such; Must be an Agreeable Person; Why Men make Better Sellers than Women: Some Faults of Address to be Avoided.—Do not Hurry Customers.

DEAR MADAM:

You know the proverb says that a poet is born, not made; and there are business men who insist that a salesman is equally indebted to nature for his success. This is undoubtedly true to this extent: that the qualities that go to make up a good salesman must be born in him. A blind man will not make a successful painter; a deaf man will not rise to eminence as a musician, because the sense of sight is denied the one and the sense of hearing is lacking in the other; and upon the acuteness of these respective senses depends the success of the occupations named. What the sense of sight is to the painter, the sense of hearing to the musician, so is the possession of these natural qualities to the successful salesman. It does not follow that all salesmen are alike, any more than it does that all successful musicians are alike; but unless a man or woman possess the natural qualities of which I speak he or she can never sell goods with that degree of success that will warrant them in continuing the occupation. They may excel in shoemaking and dressmaking, blacksmithing or kitchen-work, but in selling goods, never.

3.—*A successful saleswoman must be a good judge of human nature.*

There is nothing so uncertain as human nature; nothing more diverse. There are said to be thousands of shades of worsted, and there are women who can recognize them all. Such women are successful in this department; but one

who could only distinguish a dozen shades would soon have the worsted shelves in the admirable state of confusion that characterized the rag carpet of your grandmother, when woven upon the "hit and miss" plan. So a saleswoman who cannot recognize the diversities in human nature accurately and promptly will not rise to a high degree of success. Some customers are short of speech and of few words. (There are cynical old bachelors who say that such ones never visit a milliners' shop.) Now, to overwhelm such people with a flood of words is to disgust them. Others are voluble and talkative to a degree of weariness. To answer these in monosyllables, and to reply to their lengthy periods with yes or no, is to send them to the store over the way where they will find a more appreciative listener.

Many of you who will get any benefit from these letters reside in small towns where you know your customers either intimately or by reputation. You have, therefore, excellent opportunities for finding out what interests your customers. Each one probably has a hobby which she rides with more or less vehemence. Find out what it is and when she visits you give her a chance to show the paces of her favorite steed. With one, it will be books. If you know books, talk to her of them. With another it will be flowers. In the pauses that will occur while she transacts business with you, slip in a few well-directed questions upon this subject. With another it is music. If you know music, talk it. I say if you know these things, for there is nothing that disgusts an intelligent person more than ignorance and pretense. If you don't know them, don't talk them. Find some common ground upon which you are safe and use this to the best advantage.

There is only one hobby the exhibition of whose paces I

advise you not to encourage. I mean the disposition to tattle that some of your customers may show and may think that you, from your public position, may be able to supply food for the particular hobby they delight to ride. While you cannot always refuse to hear, always refuse to add a drop to the current of tattle that runs through all small towns. Don't let your store get the name of a news shop. You will surely drive away your customers of intelligence; and it is upon these that the reputation of your store depends. I have advised you to learn the likes and dislikes of your customers, that you may talk to them intelligently and render yourself agreeable. And this brings me to my next point:

4.—*A successful saleswoman must be an agreeable person.*

No one likes to do business with a disagreeable person. You don't; I don't. Indeed, it is well for you to call to mind the persons with whom you have had the pleasantest business transactions, and set them opposite in your memory to those with whom your business relations have been unpleasant, and try to distinguish what brought about these results in each case, and so shape your conduct to imitate the one and avoid the other.

We don't trade with disagreeable persons if we can help it, and often we have bought more goods than we intended just because the salesman was agreeable. This is what you must be; so, if you don't sell your customer more than she intended to buy, she will go away with a pleasant impression of you and take an early chance to come back and renew it.

It is said that ladies prefer to buy goods of gentlemen rather than of their own sex. A. T. Stewart is said to have recognized this as a fact, and employed men where

other houses employed women. It is said that women are not patient with their own sex and are prone to give short replies and to indulge in tossings of the heads and up-turnings of noses that convey disagreeable impressions more quickly and surely than many a long speech could do. Of the thousands of women behind counters in the land, there is not one who cannot make herself agreeable to a gentleman. Just imagine that your customers are gentlemen and I think you will be equally successful with them as a gentleman would be.

When your customer enters the store meet her with respectful politeness. If you are engaged in anything else don't lay it aside with a bang as much as if you would say, "Why couldn't you wait until to-morrow!" Don't begin with "What can I show you?" in a tone and manner that says, "Well, what do you want?" Nor is it wise to address her with, "What is it, madam?" as if you expected her to ask for cold victuals and were ready to show her the door. There is a gentleman in a large store where I often visit an acquaintance, who has this disagreeable manner in its greatest extent. He invariably approaches me with "Whom do you want to see, sir?" his tone and manner indicating that I am an escaped convict with burglarious designs upon the stock. He reminds me of the dog that comes smelling about your heels when you open the gate of some country house. You feel as if you wanted to kick him; but prudence says he may have teeth, so you refrain and make it up by hating him twice as much as any dog ought to be hated. Now, I prefer to live upon the recollections of a last year's breakfast than to buy a loaf of bread from such a man, at half-price. The gentleman to whom I refer is a church member, a kind husband and an exemplary father; it is

simply his way, and a very disagreeable one it is, too.

Don't hurry your customer. Hurry yourself as much as you please, but, unless very well acquainted, do not hurry her. Don't volunteer advice as to what she shall buy. If you have what she asks for, get it; but, at the same time, if you have something equally good for less money, or a little better for the same money, mention it; but get what she asks for, otherwise she will think you haven't it and are trying to make her buy what she didn't ask for, just because you didn't have what she did ask for. Let a customer once get this idea into her head and you will sell her nothing at that time and perhaps not in the future.

LETTER VII.

The Successful Saleswoman, Continued: To be of Tidy Appearance: Some Remarks upon Appropriate Dress of Saleswomen: To be able to Display Goods to the Best Advantage: Hints about Arranging Stock in Show-cases and in Windows.—Advantages of Selling for Cash.—Avoid the Credit System.—A Suggestion of How it May be Done.

DEAR MADAM:

There are a few more points to which I wish to call your attention while considering how to sell goods.

5.—*A successful saleswoman must present a tidy appearance.*

This would seem to be included in my second point that she must be agreeable, for no one will pretend that an untidy person is an agreeable person; but in order to bring it more prominently to your attention I have set it by itself.

What a lady should wear to church, to a party or in the street is a matter that can safely be left to her own taste

and good judgment, but what she should appropriately wear when engaged in her daily occupation, my observation leads me to say, cannot, in all cases, be thus intrusted. I have seen a saleswoman so loaded down with cheap jewelry that it rattled as she moved about ; another who wore a soiled, colored silk : another whose hair was arranged in anything but a tasteful manner. In all of these instances, each one thought she was making an impression. So she was, but a different one from what she intended, for, as she turned away, I observed glances between the customers that told plainly what was passing in their minds. The main thing that you wish to secure for your store is a reputation for good taste. This once well established and your fortune is made. You can never obtain a reputation if you permit your saleswoman to offend all ideas of good taste in the ways that I have indicated above. The dress should be of some neutral color and of a material adapted to the season, while the quality should evidently be within the means of the wearer. It should fit perfectly. Collar and cuffs, if worn, small and scrupulously clean. In the arrangement of the hair I suppose you will not take my advice and adopt that style that is more becoming to the contour of your face and the shape of your head. You will follow the fashion, but let me urge you to follow it and not get ahead of it. When "bangs" first came into fashion, some carried this mode of dressing the hair to such an extent, that it was hard to tell whether they were descendants of the Chickasaw Indians or relatives of the American buffalo, and some ladies who affect "frizzes" look as if they had lifted the scalp of their colored sisters. Now in a business into which taste enters so largely and whose success or failure will depend upon the reputation for good taste which you may acquire, you cannot afford

to have your saleswoman careless in this matter of personal appearance.

Let a lady enter a store where the saleswoman is attired in the neat and appropriate manner I have indicated. She approaches the customer and addresses her in a pleasant and agreeable tone. (You will observe that your over-dressed or illy-dressed saleswoman is always a loud talker.) The impression on your customer is instantaneous and favorable. She sets her down as a woman of taste. She insensibly determines to be guided by her judgment, and in selecting a Hat you will find her constantly asking for the saleswoman's opinion. Such a saleswoman seldom fails to effect a sale.

6.—*A successful saleswoman will see that the goods are displayed to the best advantage.*

Whether your store is rich in plate glass windows and large show cases, or you have only a four-hat show-case at the door of your modest establishment, you will find it of great advantage to have it present the best possible appearance. Take a lesson from the dry-goods men. They frequently engage a clerk from his reputation as a window dresser. He is expected to have as handsome a display in the window as any of the neighboring stores, and to surpass them when possible. Every week the window is entirely re-arranged. If he has any new goods he puts them in; if he has not, the re-arrangement makes people think he has, and those who passed it the day before without stopping because they were familiar with its contents, now pause before it and really think that they see new goods. They see old goods but in a different light and at a better advantage. As a result the goods now attract attention and are often purchased, when before they were passed by with no thought of ever becoming their

possessor. Therefore, take, I say, a lesson from this. If you have a window re-arrange its contents weekly. Add something new if possible. Then will ladies stop each time they pass. If you succeed in thus attracting their attention, very often they will come in to examine. If they examine, the chance of selling is very much increased.

What I have said about the re-arrangement of the stock in the windows applies equally as well to the stock on the shelves and in the inside show-cases. Don't let your customers feel that you have nothing new. Don't let them become accustomed to seeing the same yellow Hat in the same particular corner throughout the season nor let them find a cardinal Hat always in the same place. If you get a few fresh goods during the season put them well to the front. When your customer has purchased what she desired, call her attention to these in a casual way as something that may be of interest to her. In many cases they are, and if she has found you agreeable thus far, often she will purchase some articles of which she had no intention when she entered.

I think if you will follow the suggestions I have thus far made and work out in your own ingenious way the lines of thought that they may suggest, you cannot fail to improve yourself in the art of selling. I would, however, suggest this. If you fail to sell to a customer who evidently wants something, try to discover the reason why. Does it lie in the goods or in yourself. Were the goods unsatisfactory in style, quality or manufacture, or didn't you take her right? When you have decided upon the reason of your failure proceed to remove it as rapidly as possible. No one becomes an artist in any profession without study and practice. You will never become an artist in selling in any other manner. Therefore, study your failures; they may,

in the end, prove of more worth to you than your successes.

And now I reach decidedly the hardest part of all.

7.—*The successful saleswoman will always sell for Cash.*

At least she will try to do it, though I admit it is not easy of accomplishment, and in some places impossible of achievement. In small towns, where all of your customers are known to you, it is probably regarded as unneighborly not to trust out your goods when asked. The farmer trusts the blacksmith, and the shoemaker gives credit to both. Why should the Milliner be the only one who requires cash down ?

Where this system of credit is common, where each one waits for the other until the crops are in, the turkeys sold, or the pigs killed, I presume that you will have to go with the crowd, but at the same time this stubborn fact remains —that those Milliners who do a cash business, or nearly so, invariably succeed, while those that trust out their stock in a great many cases hopelessly fail. This is the result of my observation extending through many years. Milliners who had every natural advantage, pleasing manners, bright, taking ways, good taste and skillful fingers have gone down out of sight, because, at the end of the season, their stock was scattered over the country and they could neither recover it nor get the money for it. Therefore, determine to trust only when you are absolutely sure of your pay and there is no other way to make a sale. Remember that goods on your shelves can be made to pay your debts, but goods trusted out are of little use for this purpose. Do not try to sell to people who are slow pay. You might as well offend by refusing credit, as to offend, as you will, if you get your pay, by persistent dunning. If there is another Milliner in the town, be neighborly and turn these customers over to her.

I once knew a lady who combatted this pernicious credit system quite successfully in this way. She started business in a town where everyone got trusted and never thought of being asked for money under a year. She put her goods at the same prices as the other Milliners. They added a good profit on account of the long credit demanded. Then she deducted five per cent. for cash. This is twenty-five cents on a five dollar Hat. It was quite wonderful how many would raise the money in order to secure this reduction; for a five dollar Hat at four dollars and seventy-five cents seemed so cheap that it was really worth while to try to raise the cash. Twenty-five cents' worth of goods were sold for twenty-four; a dollars' worth for ninety-five, and in this way she soon secured all of the cash trade. Of course, the other Milliners had to follow her example, but the whole business in that town was vastly improved.

LETTER VIII.

A Possible Slander; A Tendency of Women to Trust to their Memory rather than to Pen and Ink.—The objects of Bookkeeping.—Cash Account; Different Ways of Keeping; A Short Way Suggested.—Personal Expense, How Kept.—Petty Expenses; What they are and how to keep.

DEAR MADAM:

A crusty old bachelor says that the reason why baker's bread is uniform while the housewife's runs, in a month, through all the variations from bad to excellent, lies in the fact that the one measures his ingredients, while the other guesses at them; and adds, that the female mind is so adverse to accuracy that it prefers to jump at a conclusion with a chance of missing it, than to use the slower process of surely reaching it by steps of equal length; and

he backs up his assertion by citing the fact that a woman does not tell you to knit so many inches, but so many "finger's lengths," forgetful, apparently that these useful members of the human body vary in length, and present all grades of appearances, from the stubbiness which calls to mind the fingers of the ginger-bread images of our youth, to the elongation that reminds us of the ribs of a palm-leaf fan; that a yard is the distance from her nose to the tip of her outstretched finger, oblivious of the fact that to the variations in the length of fingers, she has now added the inconstant quantity of the length of a nose, and so produced "confusion worse confounded."

Without indorsing this possible slander, I must confess that, in the matter of figures, there is a tendency to trust to the memory rather than to pen and ink; to hope that it will come out right rather than know, and to guess there is money enough to meet a bill rather than to feel a certainty. This is largely the result of faulty education. In many schools the object seems to be to teach a girl thoroughly subjects for which she will have little or no use, under the plea of disciplining her mind, and to give but little attention to matters that are of vital importance to her in after life. Hence your knowledge of accounts is probably limited, and has been chiefly gained by painful experience since you began business. I do not propose to give you a treatise upon bookkeeping, nor expect that any of you whose business is large enough to require the services of a professional bookkeeper, will find this letter particularly interesting, but I do intend that those whose business is wholly in their own hands, shall find something of profit in what follows.

The primary object of bookkeeping is to show whence your money comes and whither it goes; and a secondary

object is to enable you to tell whether you are conducting the business at a gain or at a loss; and you must carry out these objects in so plain a manner that, in case of your death or reverse in business, a stranger can readily ascertain these facts from your book.

FIRST.—*Whence the money comes and whither it goes.*

This is shown by the Cash Account. On the debtor side you place the amount of cash you have on hand when the account is opened. In regular order, you also place on the same side all the amounts received, from whom and for what. On the credit side you place all the sums you pay out, indicating to whom and for what each payment is made. The difference between the two sides should always be the amount on hand, and the difference should be found every day. No business person will let anything but death prevent him from balancing his Cash Account daily. The reasons are so plain that I will not take the space to set them forth. As to form of Cash Account there are two. The common one is to take any account book of suitable size with one set of money columns ruled on the right hand margin of each page. On the left hand page write in a bold hand, Cash, Dr. In the same manner on the right hand page, write Cash. Cr. The account will then be contained on two opposite pages. Then, in the margin of left hand page, place the date, and in the broad space the transaction, and in the money column at the right, the amount of the transaction. Observe that the cents' column is narrow, as only two figures are ever entered there, while the dollars' column is wide enough for three or four figures. Care must be taken in writing these amounts that the figures are fairly made and that they stand directly under each other; otherwise, when the columns are long, you will be delayed in the addition by

your attempts to decipher the figures and to determine whether a 5 in the dollars' column should be with tens or the hundreds.

Perhaps the most satisfactory way, as it is the most compact, of keeping the Cash Account, is this. Select a book which has double money columns in the right-hand margin of each page. Then the account will be opened by writing Cash Account, Dr., Cr. The amounts which in the former method were entered upon the left-hand page, will now be put in the left-hand money column, and those which were entered on the right-hand page will now be made in the right-hand column of same page. An inspection of the following account will render this explanation clear.

1882.		CASH.	Dr.	Cr.
June	1	To Am't on hand	125 38	
"	"	By 1 year's Rent		25 00
"	2	To Mrs. Smith, on acc't	5 25	
"	"	" Cash Sales	10 17	
"	"	By Personal Expense		6 25
"	"	" Wages, Mary Jones, one week.		7 00
"	3	To Mrs. Brown, am't of bill	12 84	
"	"	" Miss Etta Field, bal. of acc't	9 33	
"	"	" Cash Sales	16 19	
"	"	By Hill Bros., on acc't, P. O. order		50 00
"	4	" 6 yards Silk		9 00
"	"	To Cash Sales	13 35	
"	"	" Mrs. Ely, in full of acc't	17 89	
"	"	By Petty Expenses		1 13
"	"	" Deposited in Mechanics' Bank.		75 00
"	"	" Balance to new acc't		37 02
			210 40	210 40
June	4	To Balance from old acc't	37 02	

The incoming cash will be chiefly from three sources: payments on account, payments in full and cash sales.

There are many ways to keep the cash sales. Probably the old, familiar one is good as any. Place in the drawer each morning change sufficient for the day's use, say from three to five dollars, and note it on a slate. This slate should be fitted to slide under the counter near the money drawer. Whenever a cash sale is made the amount should be entered on the slate, with remarks, if needful. At close of business, these several amounts should be added and from their sum take the amount put into the drawer. The difference will be the cash sales for the day, to be entered in your cash account.

The ways for the outgoing cash, as you have probably found, are much more numerous. Rent, wages, and the wholesale dealer will be the chief items. It is not wise to keep any considerable sum of money by you. Besides the danger from theft, fire and loss, it is a constant inducement for you to buy things that are not actually needful.

If there is a bank in your town, deposit your cash there. If there is none, it is a good plan to remit any money not actually needed in the business to the wholesale house with which you deal, to be applied to the reduction of your account. If your goods have been bought on three months, and at the end of one month you find yourself with a hundred dollars or any smaller sum, for which you have no immediate use, remit it. The house will doubtless make you an allowance for such payments sufficient to cover the expense of transmission and to prove satisfactory to you. Such a course would keep your credit "gilt-edged," leave you but a small sum to raise when the bill became due, and you escape the danger of losing your money or from parting with it for some patent churn, some self-rocking cradle or eternally blooming roses.

The item of Personal Expense may need a little explana-

tion. If you are single and board, the main items in this account will be for board and clothing. You should procure a small book and open a personal account in the same way as this Cash Account is opened. You should debit it with the money taken from the business, and credit it with all of the expenditures, even to the five cents given to that tormentor of humanity—the organ-grinder. If you are a housekeeper, the account may be opened under the name of Household Expense, and treated in a similar manner. This account must of necessity be more extensive than a personal one, but it should be kept with equal care and minuteness. Experience will suggest to you several ways to shorten your work.

The difference between the debtor and creditor sides of the account will be the amount of money in the purse, unless a mistake has been made. This difference should be frequently found. You can the more easily remember any omissions.

The item of Petty expense includes sundry small expenses, chargeable to the business, but which would occupy too much space if entered singly. A small pass-book may be kept and labelled Petty Expense. In this enter what is expended for brooms, matches, nails, etc. At convenient times debit the account with a sum needful to balance it, and credit your Cash Account with a like amount. Keep this account as small as possible. A cent saved here is a cent gained.

Find the balance of your Cash Account daily, and count the cash on hand to prove the correctness of your work. It is not necessary to formally balance, as above, oftener than once a week or once a month in small businesses. One thing more. Never receive cash in any considerable amount without offering to give a receipt for it. Never

pay cash in any amounts without insisting upon a receipt for it. Don't throw these receipts loosely into a drawer filled with odds and ends, nor give them to the baby for its amusement. Fold them lengthwise, endorse across the end the maker's name, for what, the amount and date, thus: John Smith, Rent, $20, June 2, 1882. Tie between two pieces of cardboard; endorse on one side, thus: Receipts, 1882. At end of year put them safely away where you can readily find them if occasion requires. This occasion may not offer once a year, but it is sure to come, and the satisfaction of being able to quickly produce the receipt will more than compensate you for the trouble and give the other party an exalted opinion of your business methods.

LETTER IX.

Bookkeeping, Continued; Individual Accounts; How Kept; Example.—Mode of Entering the Items.—Taking Account of Stock: How to Proceed; Example; Necessity of Exactness in a Small Business; Why?—An Incident.

DEAR MADAM:

If you will procure another book ruled similarly to the one used for a Cash Account in my last, you will find that you have all of the books necessary to quite an extensive business. If your book is a long one, by ruling one or more double lines similar to the one at the top of each page, you may divide the page into two or more spaces for short accounts. You will be able to judge the probable length of each customer's accounts. Appropriate, then, what seems the right amount of space to each. For example, suppose the first account opened is with your wholesale house. You will write it thus:

1882.		HILL BROTHERS.	DR.	CR.
Sept.	4	By Invoice, Sept. 1.....		325 27
"	9	To Cash, P. O. Order.....	50 00	
"	25	By Invoice, Sept. 20.....		87 50
		Etc., Etc.		

The word invoice in bookkeeping is used to designate what, in ordinary language, we call the bill, or the bill of the goods. These invoices should be folded, endorsed and filed in the same manner as the receipts in my last letter. This should be your rule in reference to all business papers and letters. File them systematically and orderly, so that a bill or letter of any date may be readily found when the occasion arises. As the above account will probably continue for some time, two or three pages should be left

blank after it for the extension. If the page is long, it is well to balance the account once or twice in the same manner as the Cash Account in the last; it saves frequent additions and keeps more prominently before you the exact amount of your indebtedness and mildly suggests the necessity of reducing it as fast as possible. When the page is filled open the accounts on the next page and bring up the balance or say "Am'ts. bro't. f'w'd.," and put each amount in its respective column. Accounts with your customers are kept in the same manner as the one above. Remember that what they take from you goes into the Debtor column, while what you take from them, cash, goods returned, discounts allowed them, etc., goes into the Creditor column.

All entries should be as brief as possible and at the same time intelligible. Hence we do not write 6 yards of Silk, but 6 yds. Silk. The names of all articles should begin with a capital and nearly all abbreviations. Thus, Ribbons, Feathers and Flowers, which in a friendly letter or in ordinary descriptions begin with a small letter, must, in bookkeeping, begin with a capital. If you are in doubt, the bills from your wholesale house, will, in most cases, set you right. Attention to this point and care in making figures will give your books a neat and business-like appearance.

Many wholesale houses send out monthly statements. Whenever you receive one compare it with the account in your book and see if it agrees. If it does not, take immediate steps to ascertain the reason. It is an old adage that short accounts make long friends; therefore, the time to correct an error is when it is discovered.

Once a year an account of stock should be taken, preparatory to ascertaining whether your business has been

profitable in the past year. The time to do this is when business is the dullest and the stock at the lowest. If your stock is small, rule several sheet of cap paper for this purpose, or a thin blank book may be procured. Begin in a systematic manner in one part of your store and take everything as you go; otherwise, if you are interrupted, or if you should be occupied several days in the task, many articles will be overlooked. Put down the quantity of each article and its cost price, which you probably affixed when you marked your goods. In the case of articles that you have made up from materials purchased you will doubtless be able to affix a cost-price sufficiently exact for this purpose. Foot up the amount of these various items and you will have the cost of your stock on hand. Some of this stock, having gone out of fashion or become shop-worn, will not bring its cost; but, on the other hand, the salable part will bring a profit and so it is safe to assume that the stock is good for its cost, unless you are obliged to sell out at auction. The next item is store fixtures, shelves, counters, show-cases, etc. You know what these cost you. Put them down at that figure less ten, fifteen or twenty per cent., according to the length of time used. Then go over your book accounts. On sheets of properly ruled paper, or in the Stock-book, enter the names of each person owing you and the amount of the indebtedness. Then in the same manner make a list of those you owe and the amount. If you have any notes or due-bills owing you put them down under the head of Bills Receivable. So if you have any of your own notes out put them down as Bills Payable.

You are now ready to sum up the results of this preparatory labor. Take a sheet of paper ruled like your Account-Book. For the want of a better name head it Balance-Sheet. Now, as in a regular account, enter your Resources. Then

in its proper column enter the Liabilities, the last of which is your Original Capital. You may not at first see why this is a Liability. If some one had loaned you the thousand dollars with which to begin business that would plainly be a Liability. It is the same if the money was your own. You have loaned it to the business, and the business must show that it can repay it and have something left, otherwise you are running behind and it is time for you to consider the cause. When you have all the items entered, if the Resources are the larger sum, the difference between it and the sum of the Liabilities is the amount of Net Gain which is to be added to the Original Capital and thus form the new capital for the next year. Your Balance Sheet will appear something like this :

1882. BALANCE SHEET.

RESOURCES.		
Stock	425 15	
Store Fixtures, less 10%	120	
Book Accounts.	325 75	
Bills Receivable	125 50	
Cash in Mechanics' Bank	235 75	
" Hand	63 28	1295 43
LIABILITIES.		
Book Accounts		127 38
Bills Payable		35
Original Capital $1000		
Net Gain 133 05		
New Capital		1133 05
		1295 43

Thus it appears that you have made a Net Gain of $133.05 as a result of the year's business ; and you start in the next year with a capital increased by that amount. It must be borne in mind that this is not your Gross Gain,

for you have had your living out of the business. If you have bought any real estate, personal property such as a piano, horse and wagon, etc.. from the proceeds of your business, these should be entered under Resources and so increase your Net Gain. Professional bookkeepers may smile at the simplicity of the above Balance Sheet, but I beg these learned gentlemen to bear in mind that these letters are not written for their edification, but for the assistance of those who are beginning business in a small way and desire to keep their accounts in the simplest and most expeditious manner, and, at the same time, have them business-like. If they have followed carefully this and the preceding letter I think they will be able to do so.

No matter how small your capital is, no matter how insignificant your business when compared with many you know, keep your accounts, your business papers, with all the care and exactness that you think you would bestow upon a business of ten thousand a year. I say "think you would," for if you do not bestow care upon a small business you would not on a large, and in the end it will get away from you. Remember that the faithful servant who had two talents committed to his care received the same reward as he to whom five were given.

Why do I insist upon such exactness in conducting a small business? Let me tell you an incident that came under my own observation. In an interior town lived a blacksmith ; ingenious, industrious, hard working. The town was small and sleepy. This man was the only blacksmith in it. He did all the work in his line that the town needed. He kept his accounts, the few he had to keep, on a slate, on pieces of paper hung on a nail, nor did he neglect to use the walls of his shop for his customers who were slow to pay. With his small business and in an honest

neighborhood, he had enough to eat and clothes sufficient to give him a respectable appearance. If he had any more he didn't know it. In course of time some capitalists discovered that the town was advantageously situated for manufacturing purposes. Large tracts of property were bought, buildings erected and the population rapidly increased. Business flowed in upon our blacksmith. He enlarged his shop and had a score of men in his employ; kept his accounts in the old way and never had any money. Large sums were paid him, but larger sums were demanded of him. He couldn't tell what became of his money. He thought he employed too many hands. He discharged some. Then he couldn't turn out his work promptly. His customers grumbled; and, when one of his discharged men opened a shop, left him and transferred their custom to his rival. The end came soon; he was sold out and never recovered from the blow. In his old age he works by the day in his rival's shop. Why? Because when the opportunity came to do a large business he wasn't prepared for it; and some one says that there is no resurrection for a lost opportunity.

It is possible, nay it is probable, that some of the readers of the GAZETTE are now doing business in a small, sleepy town. I trust that no one is doing after the manner of the blacksmith. The opening of a railroad, the discovery of minerals, the utilizing of a water-power may wake up that town and send a current of business through it too powerful to be controlled by the easy-going methods of the present. If you can keep a small business snug, neat and clean have no fear but that you can adapt yourself to any increase that may come upon you. A well-made rubber band holds three papers firmly in place; because it does that, it will hold a hundred with the same ease.

LETTER X.

Habits: What They Are and the Kinds.—Care Needed to Form Business Habits.—Habits that are Deemed Essential to Business Success.—A Habit of Pleasing Address; Necessity of, and its Advantages.—A Habit of Readiness.—What it is, and how Gained.—A Habit of Punctuality.—Examples of Noted Men in this Respect.—What Dr. Matthews says.

"Habit at first is but a silken thread,
Fine as the light-winged gossamers that sway.
In the warm sunbeams of a summer day;
A shallow streamlet, rippling o'er its bed;
A tiny sapling ere its roots are spread;
A yet unhardened thorn upon the spray;
A lion's whelp that has not scented prey;
A little smiling child obedient led.
Beware! that thread may bind thee as a chain,
That streamlet gather to a fatal sea;
That sapling spread into a gnarled tree;
That thorn, grown hard, may wound and give thee pain;
That playful whelp, his murderous fangs reveal;
That child a giant, crush thee 'neath his heel."

DEAR MADAM:

You have often, in the kindness of your heart, excused a person for some disagreeable performance by remarking that it is his habit; thus implying that he has repeated this disagreeable action so often that he is unconscious of its performance. It has become a habit.

Habits are of two kinds; natural and acquired. A natural habit is a certain peculiarity of action, common to individual members of the same family They may be seen in speech, gait and gestures wherein the son imitates the father, or the daughter takes after the mother. There are also certain mental characteristics that distinguish members of the same family; they are lavish or sparing, proud or humble, but in either case it is the habit of the family. An acquired habit, as the name implies, is one that can be gained. An action, forcible at first, becomes by repeated

performance, easy of accomplishment. It is a habit. We all know something of the power of habit. We are familiar with the comparison which likens it unto cobwebs, at first, of whose restraint we are unconscious and from which we can easily break away; but which, in the end, becomes chains of steel whose bondage is irksome and whose links we can never break. There is no action so disagreeable at first but that its repeated and persevering performance will not render it pleasant. So there is no good action whose accomplishment we now find difficult but that the frequent and untiring doing of the same, will not render it easy of performance.

Since these things are so, it becomes you, dear madam, to take a careful inventory of your business habits; first, to see how many you have; second, to see if you have any from which you had better break away; third, to see what ones you must set about resolutely to acquire. Now, to aid you in this task of self-examination, I propose to set forth in this letter, and perhaps the next, some of the habits that seem to me essential to the achievement of what you desire—business success.

First.—*A habit of a pleasant address.* Bear in mind that I say a habit, that is, an involuntary tendency to address your customers pleasantly, no matter what may have recently occurred in your business to excuse you, to yourself, for addressing them otherwise. It takes a remarkable control of temper to turn from a piece of elegant silk upon which a blundering assistant has just upset a glass of water, or has spotted with oil from the sewing-machine, and meet a professional shopper with a pleasant address. I doubt if there is any man in the Millinery trade that can do it. But a woman can. It requires uncommon self-possession when seated in the shop-room at a delicate piece of

work with your materials arranged, to rise and disturb them and explain to Mrs. Gadabout that you really cannot contribute anything towards supplying the Hottentots with warming-pans, notwithstanding that she pleads their utter destitution of this article the Greenlander finds so useful. To such an appeal under such circumstances a man would answer with a *No*, so large that the good, but mistaken, woman would neglect the Hottentots to tell of it to his disadvantage, from one end of the village to the other.

By a pleasant address, I do not mean a silly, simpering, affected manner, as disagreeable to the eye as it is offensive to the ear. This mode of address may be borne in society by brainless young men, especially if the users of it have money. Let your tones be clear, pleasant and musical, not rough, loud and harsh, under the mistaken idea that the latter are manly, and, with a logic peculiarly feminine, therefore, business-like; look your customer in the eyes, modestly, and no matter how often she repeats a seemingly useless question, answer it as interestedly as at first. Let her see that you are apparently as desirous of answering the questions, as she is ready to propound them.

Your pleasant address will be remarked to your advantage. People will speak of you as one with whom it is a pleasure to transact business, thereby inducing others to call upon you; and in the end you will find it pays to practice assiduously all the skill in this direction that you naturally possess.

SECOND.—*A habit of readiness.* This habit belongs both to the body and to the mind. Under the physical habit of readiness I place the ability to meet a customer promptly when she enters the store. No customer likes to wait, while you wind up several spools of silk or put in order pieces of ribbon, lay aside a book or rise reluctantly from

your seat. It gives her a disagreeable impression of you, which you cannot fail to deepen before her call is over. Learn to measure goods skillfully and quickly: to take down two boxes at a time without dropping one; to know where to find your scissors. If you cannot do these things, practice when alone. One of England's foremost men, Charles James Fox, when appointed Secretary of State, was piqued at some remark about his bad writing; he actually took a writing-master and wrote copies like a school-boy until he had sufficiently improved himself. Certainly, with such an illustrious example before you, you need not hesitate to practice anything in which you find yourself deficient.

The habit of mental readiness will stand you in good stead through all of your business career and be of great advantage in your social intercourse. As a people we do not lack this. Dash is characteristic of us. The speed with which our Western people decide and act almost takes the breath away from us in the East. But individually there are many of us who are slow. We don't think quickly. We are like Artemus Ward in respect to oratory. When called upon suddenly to make a few remarks, he said: "I have a gift of oratory, but don't happen to have it about me just now." How often have you thought, after a customer has left, what a neat reply you could have made if you had only thought of it when she was present. How many bright things you have said to yourself when alone. After the event we can think of what we ought to have done. You remember the story of Baron Munchausen. A tiger was ready to spring upon one side, and the extended jaws of a crocodile awaited him on the other. Doubtless many of us would have stood still and allowed ourselves to be divided impartially between our admirers; but the Baron

stepped aside only and the tiger disappeared down the crocodile's throat. If you lack readiness of wit, cultivate it. Keep your wits always about you ready for use.

THIRD.—*A habit of punctuality.* This is peculiarly a business virtue. Nothing inspires confidence in a business man or women like the possession of this virtue, and nothing sooner saps the mercantile strength than the want of it. Thousands have failed in every walk of life for the want of it. Unpunctuality is not only a vice, but it is the mother of a vicious progeny. It not only wastes your own time, but causes the waste of the time of others, who, in their turn, waste the time of those who depend upon them, until needless friction and discomfort are inflicted upon an entire community by unpunctuality of one individual. How punctual are the planets in their courses! Did one of them but vary a half a minute in completing its revolution around the sun, into what inextricable ruin and confusion would the universe be thrown!

A young man wrote to Sir Walter Scott for advice. In his reply he says, "When a regiment is under march the rear is often thrown into confusion because the front do not move steadily and without interruption. It is the same thing in business. If that which is first in hand be not instantly, steadily and regularly despatched, other things accumulate behind, till affairs begin to press all at once, and no human brain can stand the confusion."

Keep a watch which is accurate and regulate your appointments by it. Captain Cuttle had a watch of which he said, "If he could remember to set it ahead a half hour in the forenoon, and back a quarter of an hour in the afternoon, it would keep time with anybody's watch." Too many business men have similar watches which they do not set ahead. Don't imagine that because you are late but

five minutes it is a small matter. A man may be killed as effectively by a rifle ball as by a cannon ball. "Take care of the pence and the pounds will take care of themselves," is a familiar adage. He who is careful of the minutes will have plenty of time. No one has so much time to attend to anything as he who has the most to do, and does it. Washington was a marvel of punctuality. Alexander Hamilton, at one time his secretary, excused himself for five minutes' lateness on the plea that his watch was slow. "Then, sir," said the great man, "you must either get a new watch or I must get a new secretary."

John Quincy Adams has filled no small place in American affairs He was another economist of time and especially punctual. When in his old age he was a member of the House of Representatives, a gentleman observed that it was time to call the House to order. "No," said another, "Mr. Adams is not in his seat." The clock was found to be three minutes fast, and before this time had expired, Mr. Adams was in his seat.

Keep not only special appointments, but all implied ones. Therefore be in your store in the regular hours. A customer comes a long distance and expects to find you there. She does not, and the vexation occasioned often results in transferring her custom to another shop.

I fear that some who read this letter may assent readily to these generalities, but fail to make the personal application that I desire them to make. They remind me of the old farmer who always wished his clergyman to preach from the Old Testament. "He did like to hear those old sinners whaled!" "Punctuality is a good thing, and I am glad to know," says one, "that all noted men have been punctual ones. It is an interesting fact to tell my children, but of what advantage it is to me in this little town where

no one expects another to do what he has promised within a week of the day set?" If this person will turn to the conclusion of my last letter, one reason will be found. I can only add that punctuality is business; want of it, like children's store-playing, the motions and the talk sounds like business, but the results are not money.

I cannot conclude this subject better than by using the words of Dr. Matthews, to whom I am also indebted for some ideas expressed above. He says:

"Punctuality should be made not only a point of courtesy but a point of conscience. The beginner in business should make this virtue one of the first objects of his professional acquisition. Let him not delude himself with the idea that it is easy of attainment, or that he can practice it by and by, when the necessity of it shall be more cogent. It is not easy to be punctual, no, not even in youth; but in after life, when the character is fixed, when the mental and moral faculties have acquired cast-iron rigidity, to unlearn the habit of tardiness is almost an impossibility. It sticks to the man, though his reason be fully convinced of its criminality and inconvenience."

LETTER XI.

Business Habits, Continued.—How Imperceptibly Formed.—A Habit of Application.—The Secret of Success in Ancient Times: Right and Wrong Application; A Habit of Method: What it is.—The Cause of Many Failures.—Method in Small Things.—Anecdote.—A Habit of Accuracy.—Keep Your Promises.—A Habit of Despatch; What it is.—Dr. Matthews again.

Habit is a violent and treacherous school-mistress. She, by little and little, slyly and unperceived, slips in the foot of her authority, but having by this

gentle and humble beginning, with the aid of time, fixed and established it, she then unmasks a furious and a tyrannic countenance, against which we have no more the courage nor the power so much as to lift up our eyes. —MONTAIGNE.

DEAR MADAM :

Paley says that man is a bundle of habits, and another philosopher asserts that all is habit in mankind, even virtue itself. Since we are made of habits it becomes us to see to it that these habits are good ones. Good habits cost no more to acquire than bad ones, and the expense of maintaining them is much less. Habits are of slow acquisition. Jeremy Bentham says: "Like flakes of snow that fall unperceived upon the earth, the seemingly unimportant events of life succeed one another. As the snow gathers together, so are our habits formed; no single flake that is added to the pile produces a sensible change. No single action creates, however it may exhibit, a man's character; but as the tempest hurls the avalanche down the mountain, and overwhelms the inhabitant and his habitation, so passion, acting on the elements of mischief which pernicious habits have brought together by imperceptible accumulation, may overthrow the edifice of truth and virtue."

This is equally true of business habits, as of moral habits. And believing that your success or failure will depend upon your business habits, I continue the subject of my last letter and ask you to do your utmost to form,

FOURTH.—*A habit of application.* No one has attained success in any walk in life without this habit. The habit of steady industry is only gained by early attending to it. Put your whole energies into your business. It is as true now as it was thousands of years ago. What, then, was deemed the secret of success? Here it is. "Seest thou a man diligent in his business, he shall stand before kings,"

that is, he shall succeed; "he shall not stand before mean men," men of low degree, that is, he shall not fail. What is it to be diligent? The root of the word comes from the Latin language. There it means simply, to love. "Seest thou a man who loves his business." He who truly loves any person or pursuit is enthusiastic about that person or pursuit. He can see no wrong in either; admits no wrong; pushes either to the front when occasion requires; is filled with enthusiasm. In the end, enthusiasm wins the day. A Wall Street man said of a bank, that it never succeeded until it had a President who carried it to bed with him.

But do not mistake what I mean by application. Some think it wholly physical. Hence they consider that working from seven in the morning until twelve at night is application. Whoever does this will eventually fail. Health must give away, and that must be a very successful business which can prosper when the head of it is ill. Devote every minute of business hours to your business. You cannot completely shut the cares of the business into the store when you close for the night. But you can leave a large part of the worry. If you are obliged to do both, the head-work and the hand-work of your business, be careful how you prolong your hours of labor. You are doing two women's work instead of one; and however strong you may be now, in time your strength will prove your weakness. Cultivate the habit of application. Have a work for every moment and do every moment's work in the time assigned to it. Master your business in all its branches. Know all about the materials you use; where and how they are made; why one is better than another. Your customers will soon see that you know; that your opinion is founded on something better than guess-work, and their confidence in you will be proportionally increased.

Be diligent in your business, and you shall be as queens and not as those of low degree.

FIFTH.—*The habit of method.* Those who have much work to do, can only do it by a method. Fuller, the old divine, says: "One will carry twice more weight trussed and packed in bundles than when it lies untowardly flapping and hanging about his shoulders." Certainly he will carry it with more ease to himself and less annoyance to his neighbor. "Method," says another old writer, "is like packing things in a box; a good packer will get in half as much again as a bad one."

There is no business so mean or insignificant but that demands system; and the loudness of the demand increases with the importance of the business. Commissioners of bankruptcy say that the books of nine bankrupts out of ten are in a muddle—kept without plan or method. Therefore systemize your business and your work if you would succeed. Have places for everything, and see that you and your assistants return everything to its place. Keep your silk scraps in one bag, your cotton in another. Divide the drawers into compartments for keeping the odds and ends that are useful in business. They can then be readily found Arrange your spools of silk so that you can pick out the colors in the dark. Watch yourself and your assistants and see how much time is wasted daily in hunting for needful articles. Perhaps it is a hammer to open a case of goods. The first question is, "Where's the hammer?" It is not in its place for it never had one. When used, it is usually left on the floor, until several have stumbled over it, when one with less patience or larger corns, gives it a throw out of the way and out of sight, "Where's the hammer?" No one knows. "Get up, Jane, and see if it isn't under you." Jane arises. In so doing,

drops her scissors: then a spool of thread which rolls under a counter. By this time her back hair feels shaky. She puts up her hand to save it. Down drops her work. She stoops to get it; goes on her knees for the spool under the counter; rises red in the face, and wishing all hammers at the bottom of the sea.

I am reminded as I write this, of a Milliner in the village of my boyhood. She was one of those energetic, bustling, fussy people. Always in a hurry and never getting anything done. She never had time to arrange her hair except on Sundays when she sang treble in the village choir. On other days of the week, it was skewered up with long hair-pins that had a way of slowly rising out of her hair as the day wore on; and the irreverent boys of the village judged of the time of day by the height of Aunt Betty's hair-pins. Now this good lady had a bag of buttons. It contained the accumulations of years. I have often seen the contents spread upon the counter as I passed by and two girls endeavoring to match a button. It was work of time; for nearly every button picked up suggested a string of questions or a dozen exclamations. Meanwhile Aunt Betty's voice could be heard exhorting the damsels to speed, but with little effect; no button was matched under a half an hour. This is but a sample of her management; always busy, but accomplishing little for the want of method.

SIXTH.—*A habit of accuracy.* Strive after this habit not only in your work, but in your speech. It is of the latter only that I shall speak. Keep your promises. Be slow of promising, but sure of performing. The customer that comes in on Monday wants her Hat for the following Sunday; for you have been long enough in the trade to have observed the close connection that exists between the

church and new Hats. The one who comes in on Saturday desires her Hat by the same time, and all of those who come in between these days seem suddenly to have awakened to the fact that they must go to church. Now it is self-evident that all cannot have Hats at the same time. Yet there are Milliners who think that they must promise even when they know that there is no chance to fulfill their promises. Perhaps the customer says: "If you can't do it, I'll go across the street." This seldom fails to bring the promise when the performance is very doubtful. It is better for your business success to lose the sale of a few Hats and establish a reputation for accuracy of speech than to sell them at the expense of breaking your word. It will soon get about that when you promise a Hat at six o'clock it is sure to be there. The result will be more cash customers and better prices. People are willing to pay for certainties.

SEVENTH.—*A habit of despatch.* The habits upon which I have insisted are more vital than this; but if to those this be added, you have a fitting capital to a business column. Many will do their work well, accurately and punctually, but fail in business because they have never caught the knack of doing it quickly. Of course, thoroughness should never be sacrificed to quickness. The despatch I wish follows from perfect thoroughness. To an energetic, systematic person it matters but little how complex the business be. The more it tasks his faculties the more it increases his capacity of doing; and a large amount of work is done with greater care than a small amount by a slow person.

I commend to you these seven business habits. Take an inventory of your habits and see if they are among them. If so, see if you have them in a large or small degree. If you have them not, set about their formation to-day. It

is notorious that many a man who has risen to eminence in his profession or trade was disgusted at first. Their will dominated this inclination. They forced themselves to like it. Do you remember the half-starved maid-of-all-work in the service of Sampson Brass and his sister Sally in Dickens's Old Curiosity Shop? Mr. Swiveller called her the Marchioness when he played cards with her, because it seemed more real and pleasant to play with a Marchioness than a domestic slavy. And do you remember the famous feast that she described to him where she puts pieces of orange peel into water and makes believe it is wine? "If you make believe very much," she says, "it is very nice." So there is a great deal in pretending to like a disagreeable but necessary work. In course of time it becomes a habit and you may actually take pleasure in doing what you forced yourself to do at first. There is this encouragement about the formation of business habits, when once formed, they act of themselves. The actions become as natural to you as breathing, and you perform them with equal unconsciousness. . .

I cannot close this letter upon habits in more fitting language than that used by Dr. Matthews, whom I have already quoted. "To sum up all, what is business but habit, the soul of which is regularity? * * * * But such habits as we have commended are not to be formed in a day, nor by a few faint resolutions. Not by accident, not by fits and starts—being one moment in a paroxysm of attention, and the next falling into the sleep of indifference—are they to be obtained, but by steady, persistent effort. Above all it is necessary that they should be acquired in youth; for then do they cost the least effort. Like letters cut in the bark of a tree, they grow and v iden with age. Once attained they are a fortune of them-

selves; for their possessor has disposed thereby of the heavy end of the load of life; all that remains he can carry easily and pleasantly. On the other hand, bad habits, once formed will hang forever on the wheels of enterprise, and in the end will assert their supremacy, to the ruin and shame of the victim."

LETTER XII.

Business Success; Peter C. Brook's Advice.—Competition Not an Evil; How it may Work for Good; How to Meet it.—Increase of Trade from it.—Recreation; Necessity of it; By Books, Papers, Etc.; A Summer Vacation.—True and False Success.—Conclusion.

DEAR MADAM:

Some one applied to the late Peter C. Brooks, one of Boston's most successful millionaires, for advice to be given a young man to secure his business success. The reply was brief and easily remembered. "Let him mind his own business." This is true. Success is not gained by attending to other people's business. Praising their methods, blaming their practices, criticising their habits will not increase the money in your till. Often the result is to send an indifferent person to see if the reports are true, and her whom curiosity has drawn, tact will often keep, and so a customer is lost. Do not talk about your neighbor's business; do not wonder how she can afford this expense or make any money by such a course. If she succeeds, your business judgment will be set down as of no account; if she fail it is a practical commendation of your course which is weakened by the everlasting parrot-like exclamation of "I told you so!" Don't talk about your own business. If you are doing well this will be manifest in a score of other ways. The old store may be brightened up; a larger

line of goods put in; more assistance engaged. Any one of these will proclaim a successful business more thoroughly and effectually than hours of personal conversation. If you are not doing well, don't proclaim the fact to all of your friends and your acquaintances. The best of them will soon weary of the same dismal story and avoid you. But if affairs get too complicated for you to straighten them unaided, select one or two of your friends and lay the case before them for their advice, and, if needed, their assistance. By this means you may be able to tide over the shoals that are scattered in the river of success and soon sail with the current to the haven of prosperity. If so, you will be glad that you did not proclaim yourself a failure to all the world.

Competition sometimes frightens timid souls. It is, by no means, wholly an evil; and she who conducts her business rightly has no reason to be fearful of it. Let us suppose that you are the only Milliner in a small town. You have a snug, safe, comfortable business. You can take your own time, set your own prices and no one can dispute you. One day you learn that a successful Milliner in the neighboring city proposes to establish a branch store in your village, or some young woman who has learned her business of you, thoroughly and effectually, as you must admit, proposes to open a parlor over by the church or across the river. Your first feeling is that these people are intruders, and you are indignant that they should invade, what you are pleased to call your territory. If there is but one grocer in the place, haven't you often wished that there might be another to teach him his business; that another butcher might come around who wouldn't sell all of the best pieces before he reaches your door, and that the solitary stage driver might have enough competition to put a few more

oats into his bony horses and consequent speed into their performances? Doubtless one or all of these wishes have passed through your mind. Is it not possible that Mistresses Grocer, Butcher & Co. have had similar thoughts about the Milliner, with this difference, that they have expressed them, but you have wisely held your peace.

Let us see if competition can hurt you. I will assume that you have bought *Good Goods, of the Latest Styles and at the Lowest Prices.* Can your competitor do any more? You can have them set down in your shop as cheap as she can. She can sell them at lower prices than I can? She cannot and live, for the cost to her is the same as to you. She who sells below cost to draw custom must continue to do so to retain it. The length of time she will be able to do this will depend upon the contents of her purse or the patience of the wholesale house: neither of which is exhaustless, and you will soon come to your own again. She may make more stylish-looking Hats than I do? Yes. she may; but there is no proof that she will. If you keep yourself posted by the latest Hat Plates, read carefully prepared Fashion articles, visit a live wholesale house as often as you can, and learn from the large stock what novelties are in the market, she cannot make more stylish Hats than you can unless she has greater skill in her fingers. Without competition you do not know how much skill is in your fingers. No one knows what she can do until she tries, or better, until she is forced to try. You will make better Hats with competition than without. So do not let competition trouble you. You were first in the field. If you sowed your seed wisely you will reap a bountiful crop, even if others cultivate the corners.

But you are in a town where there are a plenty of Milliners and you hear that others are coming. Do you know

what they do in Spain when it rains? They let it rain; and it would be a mark of wisdom if people in other parts of the world were equally wise in regard to the weather and some other inevitable matters. If there are already a sufficient number of Milliners in your town to supply its wants in this direction, the new plants will die for want of nourishment. If some of those now in possession are "in the sere and yellow leaf," they will be pushed out, and deservedly, by the more vigorous plants. In either case you are safe. Generally an increase in the number of stores results in an increase of goods sold. This comes partly from an increase in the number of buyers and largely from an increase, real or imaginary, of the wants of the present buyers. Many a lady can recollect when two hats a year served her remarkably well. They don't do it now; Mrs. A's new Hat means a new one for Mrs. B.

When I was young there was a riddle which was current for the bewilderment of young persons. It was this: "What makes more noise under a gate than a pig?" After we had guessed everything from a country brass band to a scolding woman, we were quietly informed that it was two pigs. Now in a town where there are two Milliners more Hats are sold than if there were but one, and I am of the opinion that the net profits to each are as much as they would be if but one had the field. Therefore, don't dread competion. It will come. Accept it smilingly. It will make you put forth your best energies. That is not a misfortune, but a good. Buy your goods right, do your work well and tastily and you need fear no ill result.

In looking over these letters I see that I have provided for your constant employment, and some of you may think that I intend you to pass all of your waking hours at business. If I have given that impression it is unintentional. I have

been so desirous to fill the space allotted me each month with hints that I thought would be of use to your business career that I have neglected to say anything about recreations. I have relied upon the young blood in you to assert itself and to cause you to take sufficient recreation for the preservation of your health. I have great respect for the old proverbs that have come down to us laden with the wisdom of our ancestors. There is one that tells us that "All work and no play makes Jack a dull boy," and I think the same rule is a golden one for Jill. Now dullness is not what makes trade. A woman who starts in the morning with an elastic step and a fresh brain will out-sell, out-buy and out-work her that goes to business with a brain weary and one wherein last night's figures played "hide and seek with rest and sleep." Give your business all the attention it needs, but to do that you must give your business brain an occasional rest. You will be fortunate if your business is such a distance from your house that it requires you to be in the open air, in all weathers, at least a half hour each day. This will give your blood a good oxygenizing twice a day, rendered doubly necessary by the confined air of the store and the stooping posture necessitated by your business. Recreate your mind by reading the daily and weekly newspapers that you may know what goes on in the world. The press is now the great teacher and she will soon find herself on the dunce's stool who fails to heed the lessons it imparts. Study one paper devoted to your business. Do this that you may not drop behind your competitors. The inventive genius of the age is constantly pushing new designs and new combinations upon the market in all businesses. It is impossible that you should get early information of these except through a paper devoted to your business. Read the current magazines that you may know

what is going on in art, literature and science. In other words, that you may be intelligent and converse intelligently with your customers that desire such conversation. Besides, an intelligent Milliner has a better chance of success than one who neglects the means to make her so. If you have musical talent don't neglect to cultivate it; some one says that a good hymn will drive away the devil; certainly a pleasant song if only hummed to one's self will raise one's spirits greatly. Don't neglect to connect yourself with some of the benevolent associations of your town. Your position as a business woman demands that you take your part in public duties; and your association with others will go a great ways to disabuse your mind of the impression that you have the hardest lot in the world.

All of these things will serve daily to relax the mind. Remember that the bow always bent either breaks or loses its elasticity. It is, then, a condition of business success that you give the mind these daily rests.

Don't look upon the visits to your wholesale house as time lost. Regard them as recreations. Allow yourself time enough to do things leisurely. Every large city has hundreds of places that can be profitably visited. Its picture galleries, its museums, its public works, its fashionable streets are all worthy of numerous and repeated visits. Determine to see one or more of them at each visit. You will find some one in the house both ready and willing to give you all necessary information.

In the course of a few years you will store up a fund of information that will be useful in many ways, and these business visits prove an excellent means of culture.

But happy will the town and city Milliner be if each year shall give her a chance to take at least a week's vacation, when she can pack her trunk with clothes for

rough usage, and go into the hills and forests for rest. Blessed, indeed, if you have the 'old farm' to which you can return. We leave in youth with gladness, but in after life return to it with joy and delight, and are disappointed when the stones and the trees fail to respond to our delighted inquiries. Try to arrange your business to secure this relief. Don't imagine it will go to the dogs if you don't constantly watch it. If it has such a fondness for what Mr. Mantilini called the "demnition bow-wows," no amount of watching will ever attach it to you. You will find that some assistant, whose business ability you now little suspect, will, when placed in charge, develop remarkable powers in this respect, and on your return you will find that the business has lost nothing, but has actually gained.

And now, dear madam, in closing this series of letters, I have, first, to return my thanks to you for the patience with which you have followed me from month to month; second, for the commendation with which you have been kind enough to receive my efforts for your, may I say, instruction; third, to express a hope that we shall, through the columns of the GAZETTE, continue the acquaintance which has been thus far so pleasant to me, and, may I hope, not disagreeable to you; and to add just a few words in closing. They are these: Be patient, be cheerful, be hopeful and never despair. Don't expect to escape trials and perplexities. Don't think that the skies will always be bright. There will be nights when you will go home ready to sell out for six cents. There will be times when the sight of a Hat will make you shudder. I think I hear some bachelor friend say 'as if a woman ever saw that time!' but he isn't worthy of attention. You will be utterly discouraged. Now is the time for hope to come in,

and to tell you that there is no night that is not followed by the day; that the sun shines brighter after the storm; that there are still good fish in the sea as ever were caught, and that it is a long road that h s no turn. Then will your feminine nature, which takes a brighter view of things than we of the sterner sex are apt to do, come to your assistance and you will arise with fresh courage for the combat.

Do not despair, therefore, because to win prizes in business you must struggle against odds or against competitors. Dryden says that no man may ever fear refusal from any lady if he only gives his heart to getting her; and certainly no woman will fail of success who adopts a similar way to win it. Lady Montague used to say: "If you wish to get on you must do as you would to get in through a crowd to a gate all are equally anxious to reach. Hold your ground and push hard. To stand still is to give up your hope." Be alive; be open-eyed; work hard; take needful recreation; watch opportunities; be rigidly honest, hope for the best, and if you fail to achieve the amount of success upon which you have set your heart, which is possible in spite of the utmost efforts, you will have the consciousness of having done your best, which, after all, is the true measure of any man's or woman's success. For success is not always to be measured in dollars and cents. We are not sent into the world simply, in the slang phrase of the day "to win a pile." Many a man has won his pile but missed personal happines. Many a man can count his gold by thousands; his friends upon the fingers of one hand. Do you remember that touching interview in The Heart of Mid-Lothian between Jennie Deans and the Queen? Jennie is interceding for her sister's life. She seems to me to set forth the true success of life.

"Alas! it is not when we sleep soft and wake merrily ourselves that we think on other people's sufferings. Our hearts are waxed light within us then, and we are for righting our ain wrangs and fighting our ain battles. But when the hour of trouble comes to the mind or to the body —and seldom may it visit your Leddyship—and when the hour of death comes, that comes to high and low—lang and late may it be yours! Oh, my Leddy, then it isna what we have dune for oursells *but what we have dune for others*, that we think on maist pleasantly. And the thoughts that ye hae intervened to spare the puir thing's life will be sweeter in that hour, come when it may, than if a word of your mouth could hang the haill Porteous mob at the tail of ae tow!"

Yes, that is a success we can all attain if a money one be denied us. It is one which the promptings of your heart will be sufficiently powerful to urge you to achieve without any words of mine.

"What shall I do lest life in silence pass?"
And if it do!
And never prompt the bray of noisy brass,
What need'st thou rue?
Remember aye the ocean deeps are mute;
The shallows roar;
Worth is the ocean—Fame is the bruit,
Along the shore.

"What shall I do to be forever known?"
Thy duty ever!
"This did full many who yet sleep unknown,"
Oh! never, never!
Think'st thou perchance that they remain unknown
Whom thou know'st not?
By angel trumps in heaven their praise is blown;
Divine their lot.

"What shall I do to gain eternal life?
Discharge aright
The simple dues with which each day is rife?"
Yea, with thy might.
Ere perfect scheme of action thou devise,
Will life be fled,
While he who ever acts as conscience cries
Shall live, though dead.—SCHILLER.

Ordering Goods by Letter.

RAILROADS, telegraphs, fast freight lines, and expresses here have shortened distances to such an extent, that practically, our most remote Western States are no further away from New York, than Albany and Buffalo were twenty-five years ago. Competition between the different modes of transportation is now sharp, that there is a strong rivalry between the several companies to see which one can put down goods at your door with the quickest dispatch and in the best condition.

As a sequence the manner of doing business has changed. Years ago the retail dealer visited New York but once a year. Then he laid in a stock sufficient in his estimation, to last a year. If in that time he got out of a particular article his customers had to wait until he again went to the city. All of this has changed. Goods are now brought to your door, as it were. This is done by traveling salesmen and by the mails. Salesmen wait upon you with samples. You make your selections, and in a few days the goods are in your store. This mode of selling goods is well-adapted to many kinds of business, but in the Millinery business there are many reasons why other ways of disposing of goods are of greater advantage. For example, Hats cannot be carried over the country, packed and repacked scores of times and keep their freshness. Then the innumerable shapes that Fashion now prescribes, prevents the salesmen from showing a tenth of them. The mails

present the easiest, quickest and least objectionable way for a Milliner to transact business with a wholesale house.

First, the mails bring a Hat Plate. On this are figured all of the styles that will probably be worn for that season. Supplementary plates are sent out as often as anything sufficiently new and attractive is put upon the market. You are thus informed of the style of the Hats, and in many cases of the materials from which it is made. Nearly all houses do this. In addition to this mode of information, we send to all of our customers HILL'S MILLINERS' GAZETTE, a monthly publication of sixteen pages. In it we give the latest information in the fashionable world. We describe Hats, Ribbons, Flowers, and all new varieties of Millinery Goods so minutely that an intelligent Milliner can form nearly as good opinion of them as if she had them before her. Bear in mind that we do this every month in the year, and you are thus informed at the earliest moment of the changes that Fashion insists must be made in articles of woman's dress. You are thus prevented from being behind the times; a dereliction that is ruinous to a Milliner's success.

Having, then, all of this information, how shall you proceed to use it? In this way. Order goods to replenish your stock or any novelties that may have come out since you bought your stock, or, indeed, your whole stock when prevented from visiting New York, by letter. I am aware that being but beginners in the business, you probably have not that skill in framing your orders that those of more experience have, and which you will have as time goes on. Since you have given me your attention thus far and kindly taken my suggestions, I have thought that a few simple hints upon Making Out of Orders might not be unacceptable to you.

And first let me tell you how not to do it. Don't mingle the ordered articles with information and questions intended only for the firm. I have seen orders where this direction was not observed, so mixed. that it took a long time to pick out from the letter, the articles desired. Again, these letters have to be handed to a salesman to select the goods and he thus becomes acquainted with financial and other matters that concern only yourself and the firm.

Don't write two or more different articles on the same line. It is so easy for the salesman who fills the order to overlook one of them.

Don't use a pencil or pale ink if you can help it. A long journey in the mails often renders such orders so indistinct, that it is with the utmost difficulty to guess at them with any probability of success.

But do write your order so that it may be detached, if necessary, from the letter part; or what is better, write your order on a separate piece of paper when convenient, and enclose it in the letter. Write an order only on one side of the paper. Make the figures distinctly. Distinguish between your 3's and 5's; your 7's and 9's. Do put in the name of your State, also the County, unless the town is a large one. Do sign your name. Do enclose the samples that you say you do. Do give shipping directions. Do read over your order when completed to see if you have complied with all of these suggestions. Do write Miss or Mrs., as the case may be, before your name. In ordering any of the special bargains mentioned monthly in the GAZETTE, always name the month of publication. If you have, I will warrant that you will receive your goods promptly, the quantity and quality will be right, and that you will be satisfied with your success in ordering goods by letter.

Let us see how an order will look when written as suggested.

HAMMOND, LAKE CO., ILLINOIS,

MESSRS. HILL BROTHERS: Jan. 15th, 1883.

Gentlemen:

Please to send:—

½ doz. Hats, Brigand, No. 2, Hat Plate, Fall, '82.
¾ " " Huguenot, " "
1 " " Langtry, " "
2 " " Estelle, Satin-Crown and Plush Brims.
3 " " Satin-Crown Turbans.
5 yds. Plush, Golden Brown, at $1.25, see GAZETTE, Nov.'82.
5 " Silk-faced Velvet. " 1.25, " " "
10 pc's Ottoman Silk Ribbon, No. 40, 5 Bl'k, 3 Garnet, 2 Wht.
2 doz. Ostrich Plumes, at $13.50, see Nov. GAZETTE.
¼ " Bunches Ostrich Tips.
5 yds. Velvet, Sample enclosed,

And charge the same to my acc't,

Send by Adams's Express. (MISS) MARY R. JAMES.

The above order is definite. There can be no mistake made in filling it. You will get what you ordered, when you order it, and it will prove satisfactory. But if the above order was written two or more items to the line, the numbers of the Ribbons omitted, the GAZETTE in which the bargains are announced, not named there might have been mistakes and consequent dissatisfaction.

This order is plain and easily filled, because Miss James knows exactly what she wants. But how shall she proceed when she cannot be so definite. The error will be to restrict the order to a particular shade or price. The goods may be out of the market. The same kind of goods in a more popular shade, and ten or fifteen cents more in price may be on hand, but the wholesale dealer dare not send it; or the order may be so vague that he does not know half of the time what to send. In the first instance, the order will probably read:

"Send 10 yds. Velvet, same as sample enclosed, at $1.45." Now the dealer may have Velvet so nearly like the sample, that it is difficult to distinguish it, yet it is not the *same*. Or, if he has it the price is $1.65, and he has learned by experience that it is not wise to send goods not in accordance with the order, as he may subject himself to express charges for their return, and so he writes that he cannot fill that particular line.

A vague order is this:

"Send 10 pcs. Ribbon, No. 60, assorted colors, new styles and pretty." He picks out what he calls pretty, but the customer is disappointed. The figures are too large and the dealer has assorted the colors until there are no two alike. So this customer doesn't wish to order by letter again.

Now you may write an order giving a large liberty in selection and yet limiting the selection within certain bounds if you will observe care with your orders and take time to have them correct. Don't think that you can dash off an order for $100 worth of several kinds of goods in a few minutes and be satisfied with what is sent you.

Suppose you order these Ribbons something like this:—

"Send 16 pcs. Ribbons, No. 60, at $1.50 a piece, latest styles, assorted in about three or four different colors, gay and bright, about as sample marked 1 enclosed, none lighter than sample 2, nor darker than sample 3; if they are higher than $1.50, send half of them at the price and half as good as you can for $1.50."

Now, I will warrant that on such an order as that, you will get just about what you want and it will prove just as satisfactory as if you had visited the store and made the selection yourself.

As a general rule, you may trust an old established house

of good reputation to fill your written orders satisfactorily, provided you give them margins in price, shades and quality. Don't think that they will send you higher-priced goods than they would if you limited them. If the goods are to be had at the price you name, you will get them. If not, they will do the best they can. Any other policy would be suicidal to their interests, and the reputation of a house is of more consequence than the making of an extra quarter of a dollar on ten pieces of Ribbon.

Of course when you want goods to match some that one of your customers has already bought, you must be definite. In such cases it is well to add "for matching." With a little care and practice, and by reading carefully the hints from time to time in the GAZETTE, you will soon be able to write an order pleasing to the wholesale dealer, and satisfactory to yourself. Then will you become what you aim to be, a business woman.

Economy is Wealth.

—o—

OSTRICH FEATHERS.

We do an immense business in dyeing Ostrich Feathers. Please remember that only *Ostrich* Feathers can be dyed, and do not send any other kind. Our success in this department has been unprecedented. We dye them any color desired, and return them in three days, nearly always giving satisfaction. Some of the Feathers even look finer after undergoing the process, noticeably those which have been dyed any shade of blue. We advise Milliners who have any stock on hand of soiled or old-fashioned Ostrich Feathers to send them to us immediately. These are the directions

HOW TO SEND.

Fasten a number to each Feather, to identify it. Enclose between two pieces of card-board, size of Feathers. Sew the Feathers fast to one; tie on the other. Do not sew or seal it. Then wrap the package as you do a newspaper, leaving one or both ends open. Address to us, putting your name in one corner as sender, and mail. Now send us letter or postal informing us of number sent, and the colors desired for each. Address

HILL BROTHERS,

625 Broadway, New York.

Fine Millinery Goods For Sale

—BY—

HILL BROTHERS, 625 BROADWAY, N. Y.

All Novelties and New Styles added as soon as Put on the Market.

Trim'd Pattern Hats. Trim'd Pattern Bonnets.
Trim'd Medium Hats.
Trim'd White, Colored, & Mixed Sailor Hats.
" " " " Misses' School Hats.
" " " " Childrens' " "
" " " " Boys' " "
Unt'm'd White, Colored & Mixed Ladies' Shade Hats.
" " " " Misses' " "
" " " " Childrens' " "
" " " " Misses' School "
" White & Col'd Ladies' Dress Hats, Straw, low, med. & fine
" " " " " " Chip, " " "
" " " " " " f'cy b'd " " "
" " " Misses' " " " " " "
" " " Ch'd'n' " " " " " "
" " Ladies' Leghorn Flats, " " "
" " Misses' " " " " "
" " Childrens' " " " " "
" Black & Col'd Ladies' Bonnets, med. & fine.
" White " Straw Dolls' Hats.
French Flowers, in bunches, low, med. & fine.
Fine " " " montures, " "
American " " bunches, " " "
" " " boxes, " " "
Assorted Colors, Roses, " " "
" " Silk Roses, "

Assorted Sizes & Colors Silk Buds, low, medium & fine.
" " " " " " "
" " " Moss " " " "
" " " Daisies, " " "
" Col'd Violets,
" Poppies, " " "
" Pansies, " " "
Butter Cups. Lily of the Valley.
White & Colored Pond Lilies.
Orange Blossoms, low, medium & fine.
Bridal Wreaths, " " "
Leaf " " " "
Confirmation " " " "
Rustic "
Black Silk Flowers, " " "
" Jetted " " " "
" Crape " " " "
" & White Flowers, low, medium & fine.
White Mourning " " " "
Black Ostrich Tips, " " "
Colored " " " " "
" " Plumes, " " "
Black " " " " "
Colored Vulture Tips. Colored Vulture Plumes.
Fancy Hat Ornaments, low, medium & fine.
" Jet " " " " "
Plain " " " " " "
Rivetted Jet Hat Ornaments, low, medium & fine.
Long Hat Pins, low & medium.
Trimming " " " & fine.
Jet Mourn'g " " " "
Dull Blk. " " "
Assorted Sizes Colored Beads.
" " Jet "
" " Dull Blk. "
Black Gros Grain Silk, low, medium & fine.
" " Faille " " " "
" Turquoise " " " "
" Satin, " " "

Colored Satin, low, medium & fine.
Black Marcelain Silk. Colored Marcelain Silk.
" Foulard " White Foulard "
Colored Diagonal Silk.
Fancy Silks, low, medium & fine.
" Gauze Silks, low, medium & fine.
Colored Gros Faille, "
Black Velvet, " " "
Col'd " " " "
Black Velveteen, " " "
Col'd " " " "
4-4 Black Crape, " " "
5-4 " " " " "
6-4 " " " " "
Black Roll Crape, " "
Asst. Sizes Crape Veils " " "
" Love " " " "
Assorted Colors, Single Width, Tissue Veiling.
" " Double " Berage "
" " Chenille Dotted "
Black Dotted "
Assorted Fancy "
White Wash Blond, low, medium & fine.
Cream " " " " "
"Fancy" " " " " "
Wht. " " " " " "
Black & White Rice Net.
" Double Width Brussels, low, medium & fine.
" Single " " " " "
White Silk Illusion, " " "
Black " " " " "
White " Maline, " " "
Black " " " " "
Bridal Illusion, " " "
Scarfing, by the yard, " " "
White & Colored Tarletan, " " "
Im. Val. Edge, Assorted Widths, " " "
Cotton Lace " " " " " "
Spanish " " " " " " "

Spanish Gimpure Lace, Assorted Widths, low, medium & fine.
Black Beaded " " " " " "
Bl'k Gro. Gra. Ribbon, low priced in 4, 5, 7, 9, 12, 16.
" " " med. grade, in 2, 4, 5, 7, 9, 12, 16, 22, 30
" " " fine " 9, 12, 16, 22, 30.
" Satin & G.Gra. " low " 9, 12, 16, 22.
" " " med. " 5, 7, 9, 12, 16, 22, 30.
" " " fine " 5, 7, 9, 12, 16, 22, 30, 40.
" Watered " low " 9, 12, 16.
" " " med. " 9, 12, 16, 22, 30.
" " " fine " 9, 12, 16, 22, 30.
" Ottoman " med. " 9, 12, 16, 22, 30, 40.
" " " fine " 9, 12, 16, 22, 30, 40.
" Wat'd. Sash " low " 6, 7 & 8 inch.
" " " med. " 6, 7 & 8 "
" " " fine " 6, 7, 8 & 9 inch.
" Satin & Wat'd. " fine " 9, 12, 16, 20, 30.
" Fancy " low " 9, 12, 16.
" " " med. " 9, 12, 16, 22.
" " " fine " 9, 12, 16, 22, 30, 40.
Col'd. " " low " } Nos. 9 to No. 60.
" " " med. " } Large Assortment.
" " " fine. " }
" Satin & G.Gra. " low " 9, 12, 16, 22.
" " " med. " 5, 7, 9, 12, 16.
" " " fine " 5, 7, 9, 12, 16, 22, 30.
" Gro. Gra. " low " 4, 5, 7, 9, 12.
" " " fine " 2, 4, 5, 7, 9, 12, 16.
" Cord Edge " " 1½, 2, 3, 4, 5, 7, 9.
" Watered " low " 9, 12, 16.
" " " fine " 9, 12, 16, 22, 30, 60.
Fancy Chenile Cords, low & medium.
" " Trimmings. " "
Silk Pompons, " "
Ladies' & Misses' Fancy Lace Collars, low, medium & fine.
" " " Silk & Lace " " " "
" " Silk Fichus, " " "
" " Lace " " " "
" " Cotton Ties, " "

Ladies' & Misses' Fancy Ties, low, medium & fine.
" " Collarettes, " " "
Neck Rufflings, " " "
White, Widows' Ruche, " " "
Black, " " " " "
" Bonnet " " " "
White " " " " "
" Hand-made Widows Ruche, " " "
Black Crown Lining, " " "
White " " " " "
" Elastic Cord, " " "
Black " " " " "
" " Braid, " " "
White " " " " "
Blk. Silk " "

Pins. Milliners' Needles.
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Take the "East Side Belt Line" Cars, (or walk eight blocks) going South, (to the left from river) to "Fulton Ferry Line" Cars through Fulton, William, Ann Streets, &c., to the corner of Bleecker Street and Broadway, whence walk to No. **625.**

Sixth.—*From "Greenpoint, L. I. Ferry" foot of Tenth Street, East River*

Take the "Avenue C Line, Tenth Street Ferry Branch" Cars from Ferry to the corner of Houston Street and Broadway, whence walk to No. **625.**

Seventh.—*From 34th Street, Ferry of the Long Island Railroad, foot of 34th Street, East River.*

Take the "Avenue C Line" Cars from the corner of **34**th Street, or **31**st Street and First Avenue, (river front) through First Avenue, 23d Streets, &c., &c, to the corner of Houston Street and Broadway, whence walk to No. **625**, or take the 3d Avenue "Elevated Railroad" from foot of 34th Street, to the corner of Houston Street and the Bowery, from whence walk through Houston Street, six blocks (or by horse car, if preferred,) to Broadway to No. **625.**

Eighth.—*From the "Grand Central Depot," of the Hudson River and New York Central, the "Hudson" and the "New York, New Haven and Hartford Railroads," 42d Street and 4th Avenue.*

Take the "Third Avenue Elevated Railroad," from depot, to the corner of Bowery and Houston Streets, (or by horse cars, say six blocks, if preferred) to Broadway No. **625**; or take the Fourth Avenue Cars from depot to the corner of Bowery and Houston Street, from whence walk, (or ride by horse cars) through Houston Street to Broadway, No. **625**; or take the "Madison Avenue Line" of Omnibuses from depot, to No. **625** Broadway.

Ninth.—*From the New York, Lake Erie and Western Railroad Ferry, foot of 23d Street, Hudson River.*

Take the "Bleecker Street and Fulton Ferry Line" Cars from Twenty-third Street Ferry, through Twenty-third Street, Ninth Avenue, &c., to the corner of Bleecker Street and Broadway, whence walk to No. **625**.

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